**PSU Family Eligibility**
Families enrolled in the program share these characteristics:
- Marathon County residents
- Income at or below 200% of the Federal Poverty Guideline
- Dependent child in the home
- One or more adults currently employed, in W-2 program or attending school

**PSU Participants Commit To:**
- One year participation
- Attend financial literacy courses
- Meet with program coordinator on a regular basis, minimum of once per month
- Being motivated to make a change, learn new skills and money management strategies
- Attend financial education events

**PSU Families Achieve Financial Stability Through:**
- Repairing their credit
- Tracking their spending
- Use of community resources
- Developing LIFE skills in budgeting, banking, credit and the importance of saving
- Attending financial education events

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**TRICK OR TREAT! WATCH YOUR WALLET!**

When the children knock on your door and say “Trick or Treat”, you grab a handful of Candy and put it in their bags. But have you ever thought how much you really spend on Candy every year? According to National Retail Federation’s Halloween Consumer Spending Survey, Halloween shoppers will spend $2.1 billion on candy.

**Alternatives to Halloween Candy**

**Edible doesn’t always have to be Candy:** This year, instead of Candy how about small cracker or pretzel packs. You can also replace the candy with mini Clementines. They are the perfect color for Halloween and available by the crate at most grocery stores.

**Stickers:** Kids love stickers. Visit your nearest dollar store, grocery store or toy store and you will have many choices. You can buy a pack with 6 to 8 sheets and divide them up.

**Play Doh.** Mini Play Doh pots can be bought in bulk.

**Glow sticks.** Glow sticks are sure to be a hit. Buy them in multi-packs at the dollar store and split them up for a super-cheap trick or treat give away option!

**Spider rings:** Hand over Spider rings as a Halloween favor. Your trick or treaters will get an instant upgrade for their spooky costumes. You can buy these in bulk from any party supply store.

**School supplies:** Kids tend to lose their pencils, erasers and sharpeners all the time. Give away Halloween themed school supplies such as these and you will see a happy trick or treater leaving your home.

**Temporary Tattoos:** There is an amazing variety of choices such as dinosaurs, superheroes, Disney characters, pirates, zoo animals and more. You can buy sheets of 100 or more tattoos for just pennies per tattoo.

Holidays are meant to be celebrated. But when you do, make sure that the money you spend on the celebrations make sense. Evaluate all your options and plan ahead for your expenses. Look for alternatives, do your research, it can go a long way in helping you save that extra buck or two.

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The season of color is here, bring that autumn warmth touch into your home.

Making cards out of leaves is a fun project for kids. Pick up different leaves from your yard or a park then simply paste them on cards or cardboard.

Change up your candles. Fill a plain old glass or a glass vase half way with popcorn kernels and place the candle on it. It is easy and affordable decoration.

Create natural vases. Gourds and squash come in all shapes and colors and can easily become seasonal vases by simply cutting a hole and removing the inside material.

Personalized monogrammed pumpkins. Visit a pumpkin patch to pick out your own pumpkins. Make sure you get a mix of colors and use different sized pumpkins for the family members.

Celebrate those beautiful colors while they last. Your yard or a nearby park can provide an abundance of materials that reflect autumn’s hues: gold, red, orange, and brown. Create a beautiful fall wreath, a mix of fresh and dried materials looks lovely, but a wreath of all dried materials will last longer.

Have you signed up for the 2016 Financial Literacy classes that are offered through the UW Ext.? If not there is still time. It is a requirement of PSU clients to attend the following classes:

- Making A Plan - Budgeting
- Rent Smart
- Credit Reboot
- Stretching Your Food $
- Healthy Meal Planning
- Cook Once, Eat Twice

Call 715-261-1230 for dates and times of classes.

From costumes to candy, Americans are expected to spend over $6.9 Billion on Halloween. Here are some tips that may help you create costumes this Halloween and stay within budget.

Tips to Create Halloween Costumes on a Budget

- Before you go to the store and spend a small fortune on Halloween costumes for yourself or your kids see if you can repurpose your old costume or clothes.
- A little creativity goes a long way. There may be things around your home that you can easily convert into a costume. Maybe you can use the superhero cape from last year to create a vampire costume this year.
- Look at costumes in stores for ideas; think about items you have at home to recreate this costume.
- Shop bargains and look for costume options in different stores.
- There are plenty resources available online to help create your own costumes. Put these online tutorials to good use.