

## Affordable fall fun: **FIVE ACTIVITIES FOR YOUR FAMILY**

**We're big fans of fall. Crisp air, warm sweaters, and a seemingly endless list of affordable things to do. Here are just a few seasonal activities to keep your family busy and your wallet full:**

Fall  
2017

**ALSO  
IN THIS  
ISSUE**



**Throwback  
savings  
hacks**



**Say 'I do' to  
a beautifully  
affordable  
wedding**



**Baby items  
you need  
new**



**Four  
money  
lessons  
from  
popular  
television  
shows**



### **1. Hiking**

Fall is the perfect time to be active outside without the fear of over-heating (looking at you, summer). Hit the local trails and ask your kids to identify the different flowers, bugs and animals they see.

### **2. Apple picking**

Mmm fresh apples. For a small fee, many orchards will let you and your children pick apples right off the trees.

### **3. Making pie, cider, caramel apples (you get the idea)**

Speaking of picking apples, turn your loot into tasty treats. Baking or cooking together could be a fun afternoon for your family.

### **4. Seeing the fall colors**

No matter your age, seeing leaves flare into bright oranges and reds never gets old. Best of all? Sightseeing is totally free.

### **5. Pumpkin carving**

It's the eternal Halloween question: do you like your jack-o-lanterns scary or silly? No matter what your kids decide, they'll love carving their creations (and you'll love how affordable it all is).

# THREE BABY ITEMS new parents probably shouldn't skimp on

If you're on a budget, buying certain baby items secondhand is a smart move. However, to ensure safety and peace of mind, here are three things you should splurge on:



**1 The crib.** Although it may be tempting to snatch up a nice-looking used crib at a reduced price, there are just too many unknowns. Was the crib put together correctly? Have new safety standards been implemented?

Reportedly, some cribs with high safety ratings sell for less than \$250, so it is possible to get a quality new crib at a fairly affordable price.

**2 The car seat.** The car seat protects your baby from trauma in case of a car accident. However, many people don't realize that it expires after just a few years. Your best bet? Buy new and stay safe.

**3 The breast pump.** If you're planning to breastfeed and are also going back to work after the birth of your child, you'll need a good quality breast pump.

Many women resort to buying used pumps but this is absolutely not recommended. There's no guarantee that the used pump is sterile, and that can lead to an infection in your child.

# Say 'I do' to a beautifully affordable wedding

Weddings symbolize the blissful and eternal union between partners... They're also really expensive. Reportedly, the average wedding costs over \$35K!

Whether you're about to tie the knot for the first time, getting re-married, or renewing your vows, here are three big ways to save on your big day:



## Embrace the intimate backyard wedding

With a little manicuring and decoration, you can turn even a simple yard into a photogenic wedding location. You'll have to pare down your guest list to the essentials, but a smaller ceremony may be more memorable.

## Enlist the help of your wedding party

Your wedding party and close friends want you to have the best wedding possible.

With their assistance, try some DIY savings tricks, such as picking flowers and making your own bouquets. Have a friend that's into music? Pay him to DJ. Know an aspiring photographer? Hire her. You'll likely get quality work at a deep discount.



## Aim for the off season

Summer is by far the most popular—and expensive—time to tie the knot. Pick a date in an off season when rates are more affordable.

**PRO TIP:** time the wedding for the edge of summer when costs and temperatures are lower, but the weather is still nice.



# Throwback savings hacks: 2017 vs. OUR YOUTH

The digital age has made some of our childhood experiences obsolete for our kids... but is that necessarily a bad thing? Let's compare these old-school money hacks to their 2017 counterparts, and see if saving cash was actually easier back in our day:



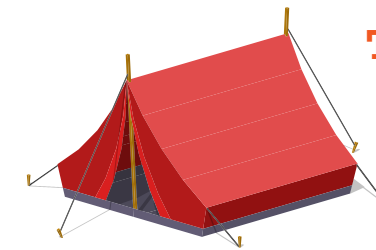
**Throwback:** rent from Blockbuster  
**2017:** stream a movie at home

"Blockbuster nights" were an event! Renting a video was a fun and affordable way to spend a few hours with your family. ... But now watching movies is even cheaper and more convenient. Services like Netflix and Hulu offer big film and TV libraries for a pretty low monthly fee.



**Throwback:** clip coupons  
**2017:** follow brands in social media

Does anyone miss clipping coupons? It was time consuming, required scissors, and you even risked papercuts! Following your favorite company on Facebook is a much less precarious way to find deals.



**Throwback:** Line up overnight for Black Friday  
**2017:** find super discounts online

If you ever lined up at 4am in a Thanksgiving food coma with your folks to get a great deal, your family are savings superheroes. But let's be honest, isn't it easier to find the same kind of deep discounts online?

**VERDICT:** WHEN IT COMES TO SAVING MONEY, 2017'S TACTICS ARE SUPERIOR (BUT WE'LL ALWAYS HAVE THOSE "BLOCKBUSTER NIGHTS!").

## FOUR (QUESTIONABLE) MONEY LESSONS from popular shows

According to many critics, we're still living in a golden age of television. However, when it comes to depicting money, these shows leave a little something to be desired.

Show	Plot	Questionable Rating
Game of thrones	House Lannister is cunning and cruel, but always pay their debts	<b>Very High.</b> Even if you're fiscally responsible, it's not ok to ruin the Stark family!
Billions	A hedge fund manager tries to cover up insider trading	<b>High.</b> White collar crime is very harmful (even if we don't totally understand it)
New Girl	Struggling Millennials live in a huge, expensive loft together	<b>Medium.</b> The rent must be mind-blowing
The Voice	Average folks use their raw talent to win \$100K	<b>Low.</b> This is actually an inspiring lesson. Way to go, TV!



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**\*fifty**  
words or less

## Refinance

Replacing a previous loan with a new loan, usually for a home and often at a lower interest rate. However, refinancing typically extends the life of your loan, so it'll take longer to pay it off.



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## Farewell

*This is the last issue of Buckaroo Family.*

*We hope we gave you some helpful tips and maybe even made you smile :)*

*Here's to raising money-smart kids!*



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