



GET STARTED

YOUR MONEY
YOUR LIFE



The Party Issue

HOW TO THROW A PARTY WITHOUT GOING BROKE

Don't have the party budget of Jay-Z and Beyonce? No problem.

Just because you're trying to save money doesn't mean you can't have fun. So before you throw yourself a pity party, check out these ideas for the perfect party on the cheap. Just remember, every great party starts with three simple things: good people, good food and good fun.

GOOD PEOPLE

Start with a guest list. One of the quickest ways to spend too much money is to invite too many people. The more people you invite, the more money you'll need. Avoid sending invites to every single one of your Facebook friends—that can get out of hand quickly.

GOOD FOOD

Even if you're not throwing an elegant dinner party, food is still important. Unfortunately, food and drinks can add up fast, so the best way to go is a potluck. Supply the basics (chips & dip, appetizers), and have friends bring a dish or favorite drink.

GOOD FUN

Be your own DJ. Open a Pandora or Spotify account for free music access and plan your playlists. Have your friends bring movies or games to keep the fun going. If you're having a daytime party outside (and have the space), borrow equipment for games like volleyball or soccer.

Want to make sure your friends bring quality food? Offer a prize (inexpensive, of course) for the best dish and have everyone vote.

For party planning ideas on a budget, check out www.pinterest.com.



PARTY PLANNING 101: CREATING A BUDGET

The best way to control party expenses is to create a budget. It can help you manage expectations and save money. Start with a party worksheet and list everything you'll need. **Here are some ideas:**

- ✓ Invitations
- ✓ Food
- ✓ Cups, plates, utensils & napkins
- ✓ Beverages (don't forget the ice)
- ✓ Decorations
- ✓ Entertainment

Estimate how much each item will cost. Get creative and think of ways to reduce expenses by finding sales, using coupons, borrowing items, and going the "do-it-yourself" route. Remember, the key is to plan ahead to avoid expensive last-minute purchases.

DO-IT-YOURSELF PARTY THEMES



Sports night.

Find a night when many sports events will be televised and invite friends over. Set up TVs everywhere with a different game on each one.

Add a little color.

Choose your favorite color and revolve everything (decorations, food, music, clothes) around that color.

Vintage/Retro.

Pick your favorite era (50's, 60's, 70's, 80's) and decorate accordingly. Cue up music from that time, watch a movie and have a good laugh with friends.



The low-budget party.

Embrace your money-saving ways. Tell your friends the theme is "no cash". Have everyone get involved and see how little money everyone can spend. This includes food, outfits and decorations.

It's back ...

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