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**MEMBER NEWSLETTER | FALL 2024**

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## HOW TO SAVE FOR THE HOLIDAYS: STRESS-FREE HOLIDAY SPENDING

The holiday season is a time for joy, celebration, and, often, a bit of financial stress. Between gifts, travel, and festive gatherings, it's easy to find yourself overspending. But with some thoughtful planning and a few smart strategies, you can enjoy the holidays without the financial hangover. Here's how you can gradually save money in the lead-up to the holiday season, ensuring a stress-free and joyful celebration.

### START WITH A BUDGET

Creating a budget is the first and most crucial step to holiday savings. Begin by listing all your expected holiday expenses—gifts, decorations, travel, food, and any extra costs for events or parties. Once you have a clear idea of what you'll need to spend, set a spending limit for

each category. This budget will serve as your financial roadmap, helping you stay on track and avoid impulse purchases.

*Tip: If you're unsure where to start, review last year's holiday expenses to get a realistic estimate of your needs.*

### SET UP A HOLIDAY SAVINGS FUND

Once you have a budget in place, consider setting up a dedicated holiday savings fund. This can be a separate account where you automatically deposit a small amount each week or month. By starting early, even modest contributions can add up significantly by the time the holidays arrive. For example, saving just \$20 a week starting in September will give you over \$300 by December!

*Tip: Automate your savings to make the process effortless. Set up a recurring transfer from your checking account to your holiday savings fund.*

### CUT BACK ON NON-ESSENTIAL SPENDING

One of the easiest ways to boost your holiday savings is to cut back on non-essential expenses in the months leading up to the holidays. This could mean eating out less, skipping that daily coffee run, or finding free or low-cost entertainment options. Redirect the money you save into your holiday fund.

*Tip: Track your spending to identify areas where you can cut back. Small sacrifices now can make a big difference when it's time to shop for gifts.*

### LOOK FOR SALES AND DISCOUNTS

Take advantage of sales and discounts throughout the year to reduce holiday costs. Many retailers offer significant discounts well before Black Friday or Cyber Monday. Keep an eye out for deals on items you know you'll need, such as gifts, decorations, or non-perishable food items for holiday meals.

*Tip: Sign up for store newsletters or use apps that notify you of sales on your favorite items. Early shopping also helps you avoid the last-minute rush and higher prices.*

### CONSIDER DIY GIFTS AND DECORATIONS

Handmade gifts and decorations can be a thoughtful and budget-friendly alternative to store-bought items. Whether it's homemade cookies, hand-knitted scarves, or personalized photo albums, DIY projects can add a personal touch without breaking the bank.

*Tip: Start your DIY projects early to ensure you have plenty of time to complete them. This also gives you the opportunity to gather materials gradually, spreading out the cost.*

### USE CREDIT CARDS WISELY

If you plan to use credit cards for holiday shopping, do so wisely. Choose cards with rewards or cashback options that can help you save on purchases. However, be mindful of interest rates and ensure you can pay off your balance quickly to avoid accumulating debt.

*Tip: Consider using your credit card's rewards points to purchase gifts or even cover travel expenses. This can significantly reduce your out-of-pocket costs.*

### PLAN FOR UNEXPECTED EXPENSES

No matter how well you plan, unexpected expenses can pop up during the holiday season. Whether it's a last-minute gift for an unexpected guest or higher-than-anticipated travel costs, having a small buffer in your budget can help you handle these surprises without stress.

*Tip: Set aside a small portion of your holiday savings for these unforeseen costs. If you don't end up using it, you can roll it over into your savings for next year.*

### REVIEW AND ADJUST YOUR PLAN

As the holidays approach, regularly review your budget and savings plan. Adjust where necessary to ensure you're staying on track. If you find yourself falling short, look for additional areas to cut back or ways to increase your income temporarily, such as selling unused items or picking up a side gig.

*Tip: Stay flexible. The key to a successful holiday savings plan is not perfection but consistency and adaptability.*

### FINAL THOUGHTS

The holiday season should be a time of joy and togetherness, not financial stress. By planning ahead, setting a budget, and saving gradually, you can enjoy all the festivities without the worry of overspending. Start now, and make this holiday season your most stress-free yet!





## END-OF-YEAR FINANCIAL CHECKLIST

As the year begins to draw to a close, it's the perfect time to take a step back and assess your financial health. Whether you've had a great year or faced some challenges, conducting a year-end financial review can help you start the new year on solid footing. This checklist will guide you through the key areas to focus on, ensuring that you're financially prepared for the year ahead.

- REVIEW YOUR BUDGET AND SPENDING**  
Reflect on your spending habits and budget over the past year. Identify areas where you overspent and make adjustments for next year.
- CHECK YOUR CREDIT REPORT**  
Review your credit report for errors or fraudulent activity. Dispute any discrepancies to protect your credit score.
- MAXIMIZE RETIREMENT CONTRIBUTIONS**  
Contribute as much as possible to your 401(k), IRA, or other retirement accounts before the year ends to boost savings and reduce taxes.
- REVIEW YOUR INVESTMENTS**  
Assess your investment performance and rebalance your portfolio if needed to align with your financial goals.
- PLAN FOR TAXES**  
Start gathering tax documents and consider year-end tax moves like contributing to tax-advantaged accounts or offsetting gains with losses.
- PAY DOWN DEBT**  
Evaluate your debt repayment plan. Focus on paying down high-interest debt to save on interest costs in the coming year.
- REVIEW INSURANCE COVERAGE**  
Ensure your insurance policies (health, home, auto, life) match your current needs. Adjust coverage if you've had significant life changes.
- REFLECT ON FINANCIAL GOALS**  
Review your progress toward financial goals. Set new goals for the coming year and create a plan to achieve them.

## AUTUMN BUDGET & SAVINGS QUIZ: READY FOR A FINANCIAL TUNE-UP?

Autumn is the perfect time of year to give your finances a seasonal tune-up. This quiz will help you evaluate your spending and saving habits for the fall, offering personalized tips to keep your budget on track and maximize your savings.

### 1. HOW DO YOU APPROACH YOUR MONTHLY BUDGET DURING THE FALL?

- A. I carefully plan and stick to it.
- B. I have a general idea but sometimes go over.
- C. I don't really budget; I just spend as needed.

### 2. HOW MUCH DO YOU SPEND ON SEASONAL ACTIVITIES (PUMPKIN PATCHES, FESTIVALS, ETC.)?

- A. I set aside a specific amount in my budget.
- B. I participate in a few activities but don't track spending closely.
- C. I go all out without thinking much about tracking the cost.

### 3. WHAT'S YOUR APPROACH TO GROCERY SHOPPING AND MEALS IN THE FALL?

- A. I plan meals ahead and shop for seasonal deals.
- B. I plan somewhat but often buy extras.
- C. I shop without a list and often splurge on many fall treats.

### 4. HOW DO YOU HANDLE HEATING AND ENERGY COSTS AS TEMPERATURES DROP?

- A. I monitor usage closely and have made energy-efficient upgrades.
- B. I try to keep an eye on it but haven't made major changes.
- C. I haven't adjusted anything for the season and just pay the bills as they come.

### 5. DO YOU TEND TO BUY NEW FALL CLOTHES OR DECOR EACH YEAR?

- A. I budget for essentials and shop sales.
- B. I buy a few things here and there.
- C. I frequently splurge on the latest trends and decorations.

### 6. HOW DO YOU PREPARE FOR UPCOMING HOLIDAY EXPENSES?

- A. I start saving months in advance and budget carefully throughout the holidays.
- B. I save some, but mostly manage as I go.
- C. I usually leave it to the last minute and hope for the best.

### 7. HOW DO YOU MANAGE UNEXPECTED EMERGENCY EXPENSES?

- A. I have an emergency fund ready for surprises.
- B. I can usually cover them but it's stressful.
- C. I rely on credit cards or loans when unexpected costs arise.

#### **MOSTLY A'S: FINANCIALLY FIT FOR FALL!**

You've got your budget and savings in great shape. Keep doing what you're doing, but continue looking for ways to optimize, like finding new ways to save on utilities or taking advantage of seasonal sales.

#### **MOSTLY B'S: BALANCED BUT ROOM FOR IMPROVEMENT!**

You're managing well, but there's potential to save more. Fine-tune your budget, track spending more closely, and consider setting specific savings goals to stay ahead of the game.

#### **MOSTLY C'S: TIME FOR A BUDGET & SAVINGS MAKEOVER!**

Your fall spending might be a bit too carefree. It's time to set a budget and stick to it. Start by planning for seasonal expenses, setting up an emergency fund, and making small adjustments like meal planning and energy-saving strategies.



## ENERGY-SAVING TIPS FOR FALL: KEEP YOUR HOME COZY WITHOUT BREAKING THE BANK

With cooler weather approaching, it's time to think about how to keep your home warm and comfortable while managing energy costs. Heating your home doesn't have to mean higher bills if you take a few proactive steps to boost your home's efficiency. Here are some practical ways to save energy and keep your living space cozy throughout the fall season.

### SEAL UP DRAFTS

One of the most effective ways to cut down on energy costs is to eliminate drafts. Gaps around windows and doors can allow warm air to escape and cold air to enter, forcing your

heating system to work harder. Sealing these gaps with weatherstripping or caulk can significantly improve your home's energy efficiency. Draft stoppers at the base of doors can also help keep the cold at bay.

### ADJUST YOUR THERMOSTAT

Small adjustments to your thermostat can lead to big savings. Lowering the temperature by just a few degrees can reduce your energy usage while still keeping your home comfortable. Setting your thermostat to around 68°F when you're home, and lowering it when you're away or asleep, is a simple way to save. Consider using a programmable or smart thermostat to manage these settings automatically for you.

### MAKE USE OF NATURAL HEAT

Sunlight can be a valuable resource even in the cooler months. Allowing natural light to stream in through south-facing windows during the day can help warm your home, reducing the need for additional heating. In the evening, closing curtains or blinds will help retain the heat you've gained, keeping your home warmer overnight.

### SERVICE YOUR HEATING SYSTEM

Ensuring your heating system is in top condition is crucial for both efficiency and safety. An annual check-up by a professional can help your system run more effectively, saving you money on energy bills. Additionally, replacing furnace filters regularly is essential, as clogged filters make your system work harder than necessary.

### OPT FOR ENERGY-EFFICIENT APPLIANCES

When it's time to replace appliances, choosing energy-efficient models can make a significant difference in your energy consumption. Appliances that carry the ENERGY STAR label are designed to use less energy without sacrificing performance, which can lead to lower utility bills over time. This applies to a range of products, from heaters to kitchen appliances.

### IMPROVE INSULATION

Insulation plays a key role in maintaining a comfortable indoor temperature. Properly insulating your home reduces heat loss, allowing your heating system to operate more efficiently. Check areas like your attic, walls, and basement for sufficient insulation, and consider upgrading if needed. Insulating your water heater and pipes can prevent heat loss and reduce energy costs.

### OPTIMIZE YOUR LIGHTING

As daylight hours shorten, your reliance on indoor lighting increases. Switching to energy-efficient bulbs, such as LEDs or CFLs, is a simple way to reduce electricity use. These bulbs last longer and use significantly less energy than traditional incandescent bulbs. Also, remember to turn off lights when they're not needed to further conserve energy.

### SHOP SMART FOR FALL SAVINGS

Fall often brings sales on energy-efficient products, making it a great time to invest in home improvements. Look for discounts on items like programmable thermostats, insulation materials, and energy-efficient lighting. Making these upgrades now can result in long-term savings as you prepare your home for winter.





## SHARING IS CARING: HOW TO SEND AND RECEIVE MONEY DURING THE HOLIDAYS WITH EASE

The holiday season is a time for giving, whether it's gifts, sharing expenses, or donating to a cause close to your heart. Managing money during the holidays doesn't have to be stressful—thanks to convenient tools like Honda FCU's HPay™, you can send and receive money with ease, keeping the focus on what truly matters: spreading joy and spending time with loved ones.

### SIMPLIFY GIFT-GIVING WITH HPAY

When it comes to holiday gift-giving, sometimes the most appreciated gift is cash, especially for those hard-to-shop-for individuals. Honda FCU's HPay makes it easy to send money directly from your account to someone else's. Whether it's for a last-minute gift or contributing to a group present, HPay allows you to transfer funds securely.

All you need is the recipient's email address or mobile phone number, and the money is on its way. This not only saves time but also eliminates the need for mailing checks or handling cash, making your holiday giving seamless and stress-free.

### EFFORTLESSLY SPLIT HOLIDAY EXPENSES

Holiday gatherings often come with shared costs, whether it's for a family feast, travel accommodations, or group activities. Coordinating who owes what can be a hassle, but HPay streamlines the process. You can easily split the bill by transferring funds directly to family and friends, ensuring everyone pays their share without any awkward conversations.

HPay is especially useful for organizing group gifts, where everyone can contribute their portion without delay. By using this service, you can keep your holiday gatherings focused on enjoying time together rather than worrying about settling up.

### SUPPORT CHARITIES AND SPECIAL CAUSES WITH EASE

The holiday season is also a time to give back, and many people choose to donate to charities or support community projects. With HPay, you can quickly send donations to organizations that accept electronic payments, allowing you to contribute to important causes instantly.

Whether you're supporting a local charity, contributing to a friend's fundraiser, or giving to a national organization, HPay provides a convenient and secure way to make your charitable giving as seamless as possible during the holidays.

### RECEIVE MONEY CONVENIENTLY

Receiving money during the holidays is just as straightforward with HPay. Whether you're being reimbursed for holiday expenses, receiving a monetary gift, or getting paid back for a group purchase, HPay ensures that funds are transferred quickly and securely into your account.

To make sure transactions go smoothly, double-check that your account details in HPay are up to date and communicate clearly with those sending you money. This helps avoid any delays and ensures that your holiday finances will stay on track.

### KEEP ALL OF YOUR TRANSACTIONS SAFE AND SECURE

While HPay offers a convenient way to manage holiday money transfers, it's important to stay vigilant about security. Always send money only to people you know and trust, and be cautious of unsolicited requests for money. Double-check recipient details before confirming transactions to avoid sending money to the wrong person.

Honda FCU's HPay service is designed with security in mind, ensuring your financial information is protected during every transaction. Setting up account alerts and monitoring your account activity regularly can also help you stay safe while enjoying the convenience of P2P transfers.

## UNLEASH YOUR **SUPERPOWER** THIS HOLIDAY SEASON!

Send, Spend,  
and Save the Day  
with HPay™.

With Honda FCU's HPay,  
you can quickly and  
securely send money,  
split holiday expenses,  
and support your  
favorite causes—all from  
your account.

**GET STARTED TODAY!**

\*Restrictions Apply. See Branch for details.





## EASY DIY FALL WREATHS: CRAFT A COZY WELCOME FOR THE SEASON

Fall is the perfect time to get creative and add a little seasonal flair to your home. One of the easiest and most fun ways to do this is by making your own DIY fall wreath. With a few simple materials and a bit of imagination, you can craft a beautiful wreath that welcomes the season in style. Here's how to get started!

### GATHER YOUR MATERIALS

First things first, you'll need to gather your supplies. Here's a basic list to help you get started:

- **Wreath Base:** Grapevine, foam, or wire bases all work well—choose what fits your style.
- **Faux or Dried Foliage:** Think autumn leaves, eucalyptus, or other greenery that screams fall.
- **Seasonal Accents:** Mini pumpkins, pinecones, acorns, berries, and dried flowers are perfect for adding that festive touch.
- **Ribbon or Twine:** A pretty ribbon in a fall color or rustic twine can be the finishing touch.
- **Hot Glue Gun:** Your best friend for securing everything in place.
- **Scissors and Wire Cutters:** Handy for trimming foliage and cutting wire or ribbon.

Feel free to mix and match materials based on your taste and what you have on hand. Craft stores are usually bursting with fall-themed goodies, so you can really make your wreath your own.

### ASSEMBLE YOUR WREATH

Now for the fun part—putting it all together! Here's a step-by-step guide to help you along:

- 1. Prepare Your Base:** If you're using a grapevine or wire base, fluff it up a bit by bending and spreading the branches. For a foam base, you might want to wrap it in ribbon or fabric for added texture.
- 2. Arrange Your Foliage:** Start by placing your larger pieces of foliage on the wreath base, spacing them evenly. Secure them with hot glue or floral wire, then layer in smaller leaves and greenery to fill in the gaps and create depth.
- 3. Add Seasonal Accents:** Time to get creative! Attach your mini pumpkins, pinecones, berries, or whatever accents you've chosen. Cluster them together or spread them out—there's no right or wrong here, just what looks good to you.
- 4. Finish with a Bow or Twine:** To wrap it up, tie a bow with your ribbon or wrap some twine around the wreath for a rustic finish. You can attach the ribbon to the top, bottom, or side of the wreath, depending on your preference.
- 5. Hang and Enjoy:** Your wreath is ready to shine! Use a wreath hanger or a simple piece of twine to display your creation on your front door, and enjoy the seasonal charm it brings.

### CREATIVE VARIATIONS

The beauty of DIY wreaths is that you can make them uniquely yours. Here are a few ideas to spark your creativity:

- **Monogram Wreath:** Add a wooden or metal letter with your family's initial to give your wreath a personal touch.
- **Harvest Theme:** Incorporate elements like corn husks, wheat stalks, or dried fruits for a bountiful, harvest-inspired look.
- **Minimalist Wreath:** Prefer something simple? Stick to a few sprigs of greenery and a single accent, like a bow or a cluster of berries.
- **Bright and Bold:** Play with non-traditional colors like deep purples or vibrant oranges to make a statement.



## WARM AND COMFORTING FALL SOUPS:



**CHEDDAR AND APPLE SOUP** is a rich and creamy soup that combines the tangy flavors of sharp cheddar cheese and hard cider with the subtle sweetness of apples. The result is a comforting, savory dish with a hint of sweetness, perfect for fall. Garnished with crispy bacon and fresh herbs, this unique soup offers a delicious twist on traditional cheddar cheese soups and is ideal for cozy, autumn meals. [www.nospoonnecessary.com](http://www.nospoonnecessary.com)



**CREAMY TOMATO BASIL SOUP** is a flavorful and comforting soup that combines the tanginess of tomatoes with the freshness of basil and the richness of Parmesan cheese. The creamy texture and savory flavors make it a perfect choice for a cozy meal. This easy-to-make soup can be served on its own or paired with a grilled cheese sandwich for a classic and satisfying dish. [tastesbetterfromscratch.com](http://tastesbetterfromscratch.com)



**CORN CHOWDER** is a rich and creamy soup packed with sweet corn, potatoes, bacon, and vegetables. Blended with milk and cream, it creates a hearty, satisfying dish that balances savory and sweet flavors. This simple yet flavorful chowder is ideal for cozying up on a cool day. [natashaskitchen.com](http://natashaskitchen.com)

## COZY RECIPES FOR CHILLY DAYS



**BUTTERNUT SQUASH SOUP** is a cozy, flavorful fall soup made by blending roasted butternut squash and apples with onions, garlic, and ginger. The sweetness of the squash and apples is balanced by the warmth of the ginger, creating a creamy, comforting dish that's perfect for autumn. It's a simple, healthy recipe that can be served as a starter or for a light meal, and is great for making ahead. [www.simplyrecipes.com](http://www.simplyrecipes.com)



**CHICKEN AND WILD RICE SOUP** is a hearty, comforting soup featuring tender chicken, nutty wild rice, and a flavorful broth made with onions, carrots, and celery. The soup is thickened with a creamy base, making it rich and satisfying. This classic dish is perfect for chilly days and offers a wholesome and filling meal that balances protein and grains with warm, savory flavors. [www.foodandwine.com](http://www.foodandwine.com)



**SWEET POTATO AND BLACK BEAN SOUP** is a vibrant and hearty dish that combines sweet potatoes with black beans, corn, and a blend of spices. The soup is rich in flavor and nutrients, offering a satisfying balance of sweetness from the potatoes and earthiness from the beans. It's a healthy, filling option perfect for a wholesome meal, and great for colder days. [www.thefoodblog.net](http://www.thefoodblog.net)



## THE JOY OF SIMPLE GIVING: THOUGHTFUL GIFTS FOR EVERYONE ON YOUR LIST

The holiday season is here, and with it comes the opportunity to show our appreciation for the people we care about. Gift-giving can be a joyful experience, and sometimes, the simplest gifts end up meaning the most. This year, consider focusing on gifts that are heartfelt, meaningful, and thoughtful, rather than extravagant. Whether you're shopping for family, friends, or colleagues, here are some ideas for gifts that everyone can enjoy.

### EXPERIENCES OVER THINGS

Gifts don't always need to be wrapped up in a box. Offering an experience—a coffee date, tickets to a favorite event, or even a homemade dinner—can be memorable and truly meaningful. For families, consider planning an outing together like a museum trip or a hike, creating a shared memory that lasts. And for friends, simple things like a movie night or a baking day can turn into a new tradition.

### PERSONALIZED YET PRACTICAL

When in doubt, go for gifts that are both thoughtful and practical. If you know someone who loves to cook, consider a set of artisan spices or a beautiful wooden spoon that they'll use every day. For readers, a cozy pair of socks and a good book make a great winter gift. These kinds of gifts show that you've put thought into what they enjoy, while still keeping it simple.

### HANDMADE AND HOMEMADE

Nothing says "thoughtful" like a gift made by hand. Whether it's homemade cookies, a batch of hot cocoa mix, or a hand-knit scarf, handmade gifts show care and effort. They're especially appreciated during the holidays and can even be a family project if you're making treats or small crafts together. If crafting isn't your specialty, consider purchasing something handmade from a local artisan for a unique touch.

### THE GIFT OF RELAXATION

The holidays can be a busy time, so a gift that offers a little relaxation is always welcome. Think about putting together a "self-care kit" with items like scented candles, cozy slippers, and a favorite tea blend. A little bit of relaxation can go a long way, and it's a thoughtful way to let someone know you care about their well-being.

### A DONATION IN THEIR NAME

If you're shopping for someone who seems to have everything, consider a donation to a charity or cause that's close to their heart. Many organizations offer holiday donation options, where you can give on behalf of someone else. Whether it's supporting a local animal shelter, environmental organization, or food bank, this gift is a meaningful way to spread kindness and cheer during the holiday season.

### MEMORY-FILLED GIFTS

Sometimes, a simple photo album or scrapbook filled with shared memories can be the most meaningful gift of all. You could also frame a favorite photo or create a "memory jar" with little notes about moments that brought you joy with the person. These gifts are personal and heartfelt, giving your loved ones something to look back on long after the season has passed. Often associated with all things creepy, it's also a lighthearted and community-driven event.

This holiday season, let the joy of giving be about simplicity and thoughtfulness. It doesn't take much to make someone feel appreciated—a small, meaningful gift can speak volumes. As you check off your gift list, remember that a thoughtful gesture is always a gift in itself.







## FALL MOVIE MARATHON: COZY, FAMILY-FRIENDLY FILMS

Fall is all about getting cozy, and there's no better way to embrace the season than with a fun movie marathon. Whether you're seeking autumn-themed magic, Halloween thrills, or heartwarming adventures, enjoy this list of family-friendly films that are perfect for chilly fall evenings. Featuring both beloved classics and fresh new releases, these movies will set the mood for the perfect fall night.

### **HOCUS POCUS (1993)**

This iconic Disney movie is a Halloween must-watch for families. Hocus Pocus follows three mischievous witches, the Sanderson sisters, who are accidentally resurrected on Halloween night in Salem, Massachusetts. Packed with magic, humor, and just the right amount of spookiness, it's perfect for fall evenings. And for added fun, you can follow it up with the 2022 sequel, Hocus Pocus 2!

### **COCO (2017)**

For a heartwarming family movie with vibrant fall visuals, Coco is an excellent choice. Set during Mexico's Día de los Muertos (Day of the Dead), this Pixar film follows young Miguel as he embarks on an adventure in the Land of the Dead. Filled with stunning animation, lively music, and a touching story about family and tradition, Coco brings a bit of warmth to cool autumn nights.

### **THE NIGHTMARE BEFORE CHRISTMAS (1993)**

Tim Burton's The Nightmare Before Christmas is the perfect bridge between Halloween and the holiday season, making it a great fall staple. The movie follows Jack Skellington, the Pumpkin King of Halloween Town, as he tries to bring Christmas to his spooky world. With its unique animation, memorable characters, and catchy songs, this classic will appeal to both kids and adults alike.

### **HOTEL TRANSYLVANIA: TRANSFORMANIA (2022)**

The Hotel Transylvania series has been a hit with families for years, and the fourth installment, Transformania, is no exception. In this fun, family-friendly adventure, Dracula and his monster gang accidentally become human, while Johnny, the only human in the group, turns into a monster! It's filled with laughs, heart, and plenty of Halloween spirit, making it perfect for a fall movie night.

### **LUCA (2021)**

While Luca is set in the Italian Riviera, its heartwarming story about friendship, acceptance, and adventure makes it an excellent choice for the fall. The movie follows a young sea monster, Luca, as he spends a summer exploring the human world with his best friend. With its themes of courage and self-discovery, this charming Pixar film brings warmth and nostalgia to any movie marathon.

### **GHOSTBUSTERS: AFTERLIFE (2021)**

For families looking for a bit of action, Ghostbusters: Afterlife delivers spooky thrills in a family-friendly package. Set in the same universe as the original Ghostbusters, this film follows a new generation of ghostbusters—kids who discover their family's connection to the original team. It's a great mix of fun, humor, and ghostly adventures that are perfect for a fall night.

### **ELEMENTAL (2023)**

Disney and Pixar's 2023 release Elemental is a fun and colorful adventure set in Element City, where the elements of fire, water, land, and air live together. The story follows Ember, a fiery young woman, and Wade, a go-with-the-flow water guy, as they discover that opposites can attract. This heartwarming and visually stunning film is perfect for a family movie night as the weather cools down.

### **ENCANTO (2021)**

Though set in a magical version of Colombia, Encanto has the feel-good warmth that's perfect for a cozy fall movie night. The story follows the Madrigal family, each blessed with a magical gift—except for Mirabel. With its vibrant animation, catchy music by Lin-Manuel Miranda, and themes of family and self-worth, Encanto is a heartwarming and visually beautiful movie to enjoy with loved ones.

