

Inflation makes it tough to control finances

MEDIA — If you have the feeling that family finances are running you — instead of the other way around — you're probably in very good company. Economic circumstances, often beyond individual control, have greatly increased in the number of families difficulty this year. But runaway family finances including a suddenly too heavy debt load, can be brought under control, points out Greta C. Vairo, Extension Home Economist with the Penn State Extension Service.

It requires:
-A realistic approach and acknowledgement of the problem.
-A hard look at family spending.

-Person-to-person communication with creditors.
As with any problem, knowing the problem exists and the reason why it exists, must be the first step. Today's major factor is inflation. There are many indications that inflation is rising faster than individual earning power. For some

Americans, real disposal income may actually be declining each month.

With less money to spend, and more of it going for such essentials as energy, food, and shelter, fewer dollars are available for other items, including repayment of previously extended loans.

Under these conditions, loan delinquencies (installments over 30 days late) normally begin to rise. Another real factor in financial difficulties is unemployment.

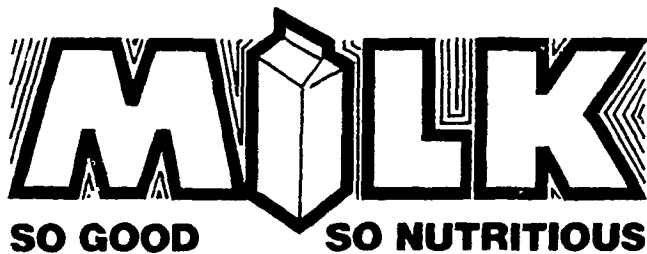
If records of spending haven't been kept, now is the time to begin. A simple ledgerbook, with vertical columns representing income and spending categories (food, clothing, rent, insurance, etc.), and horizontal lines representing pay periods, can show you at a glance your family's yearly spending pattern.

Perhaps you'll find that some nonessential categories, such as travel and entertainment, could be temporarily cut.

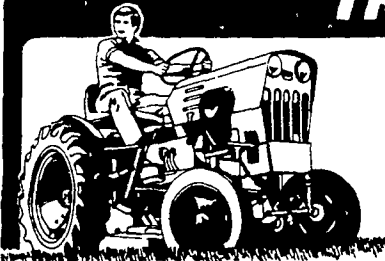
The ledger may show you what is already a bone-bare budget. In that case the family assets must be considered. Is your family car perhaps bigger or more expensive than you really need? Could you make do with less expensive housing? If difficulties remain, the final step is to talk frankly with your creditors. Consumers can be, and often are, helped over rough spots through deferred payment arrangements and/or ex-

tension of credit terms to bring down monthly payments.

Creditors prefer to work out an arrangement equitable to all rather than to repossess a car or foreclose on a house. A frank explanation of your situation will often be enough to reassure the lender that you do intend to uphold the loan contract, and could result in a grace period as well as some sound financial counseling.



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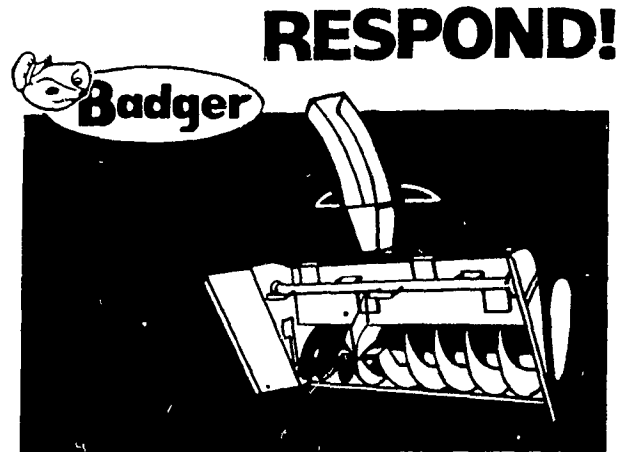


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