



## Have You Heard?

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### What Type Of Spender Are You?

Many of us who made a New Year's resolution to spend less money have already broken it. Don't wait for next year to get your finances in shape. Reconsider this year's resolution and strategies to salvage it.

Start anew by determining how you really feel about money, and what kind of spender you are.

Cornell University's Consumer Economists say there are five types of spenders. Knowing which category you fall into can help pinpoint your specific obstacles.

Money Spender Type 1 is the consumer we would all like to be. This type buys only what is needed, saves for emergencies, likes to have ready cash, and shops for the best deal.

Money Spender Type 2 buys nothing but the best, believes that expensive clothes are important, thinks you have to spend to get ahead, and that cheap stuff is not worth much.

Money Spender Type 3 thinks nobody ever has enough money, credit is necessary, things you want should be bought NOW, and that "I deserve the nice things in life."

Money Spender Type 4 doesn't

worry about money; it will come from somewhere. Keeping track of spending drives this person crazy.

Money Spender Type 5 believes that money cannot buy happiness, that you can have fun without spending money, and that other things are more important than money.

How you spend your money depends on how you feel about money. To some people money is power. To others it means status and prestige. To others it means security. Some people use money to get the things they want in life. Others just want to have enough to pay for day-to-day needs.

Be honest with yourself. Decide which type of spender you really are. It will influence the type of strategy you need to succeed in your financial resolutions.

The ideal spender will combine qualities from Type 1 and Type 5. Other types need to re-examine their attitudes, and make some adjustments.

Type 2, for instance, may want to find ways to make those expensive clothes last longer, and stick to classic styles that will not date, rather than buying expensive new wardrobes each season. "Cheap" should also be redefined. Are de-

signer clothes purchased on sale or at an outlet cheap? Remember the basic tenet of good consumerism: getting the best quality for the best price.

Type 3 is liable to be an impetuous type who needs instant gratification. Saving is not likely to be a habit of this person. This type spender should consider renting, trading, sharing, or borrowing, rather than purchasing, some items, to meet that need for instant gratification without going broke. Also, put limits on credit card use and stick to them.

Type 4 may not have made a financial resolution in the first place, though this type of spender is in dire need of one. This non-planning spender is likely to be plagued by "Phantom money," that \$20 bill you had yesterday that is now just loose change though you cannot say how you spent it. This type of individual needs to start keeping records. If you don't know where money was spent, you will never find ways to spend less and save more.

Keep track of the money in your wallet. Cut back or cut out spending on snacks, phone calls, movies, magazines, eating out, and record, book, or videotape clubs.

Other strategies that can help all spending types:

\* Look for the best buy. Check several places: a catalog, a newspaper, and two or three stores including a secondhand store before making a purchase.

\* Substitute. Ask yourself if a lower-priced item will do just as well. Use store brands and generics instead of name brands.

\* Find it free. Use public parks and playgrounds instead of expensive health clubs for exercise. Borrow books, records and videotapes from the library.

## Lancaster Extension Plans Winter Workshops

LANCASTER (Lancaster Co.) — The following winter workshops sponsored by the Lancaster County Extension are scheduled at the Farm and Home Center, 1383 Arcadia Rd., Lancaster. For more information on the workshops, write to Agricultural Extension, Farm and Home Center, 1383 Arcadia Rd., Lancaster, PA 17604 or call (717) 394-6851.

• Easy Tailoring For Beginners and Others on March 3, 10, 24, 31, April 7, 14, 21, from 9:30 a.m. to 11:30 a.m.

• Pants That Fit Workshop, February 16, March 2, 9, 23, April 6 at 7 p.m.

• Copies From Your Closet Workshop, March 6, 9:30 a.m. to 2:30 p.m.

• Mastering Zippers Workshop, Choose February 24 at 7 p.m. to 10 p.m. or February 25, from 9 a.m. to 12 noon.

• Re-entry Sewing, April 20, 27,

May 4, 11, 18, 25, from 9 a.m. to 11 a.m.

• Sewing S.O.S. Workshop, Choose May 4, 7 p.m. to 9 p.m. or May 5, 9:30 a.m. to 11:30 a.m.

• Pattern Grading Workshop, Choose May 11, 7 p.m. to 10 p.m. or May 12, 9 a.m. to noon.

• Swimsuit Sewing Workshop, May 20, 27, from 7 p.m. to 10 p.m.

• Log Cabin Quilting for beginners, February 22, 7 p.m. to 9 p.m. Or March 1 or 8, 6 p.m. to 9:30 p.m.

• Traditional Finishes For Quilts Workshop, April 5, 12, 6:30 to 9:30 p.m.

• Woven Heart Envelope Workshop for mother and daughters, February 8 or May 3, 6:30 p.m. to \*30 p.m.

• Jacob's Elevator Workshop (quilting) May 12, 7 p.m. to 9 p.m., May 22, 10 a.m. to 3 p.m.

## Exchange Students Need Homes

TIBURON, Calif. — Host families are being sought for 25 high school students from France, Germany, Belgium, Spain, Denmark and other foreign countries for the upcoming school year, in a program sponsored by the American International Youth Student Exchange Program (AIYSEP).

The students, age 15 through 18, will arrive late August, attend local high schools and return to their home country in June, next year.

The students, all fluent in English, have been screened by school representatives in their home countries and will have spending money and medical insurance. Host families may deduct \$50 per month for income tax purposes.

If you are interested in hosting, please contact the AIYSEP International Headquarters: Office of the Director, 200 Round Hill Road, Tiburon, CA 94920. (415) 499-7669 or (800)347-7575.

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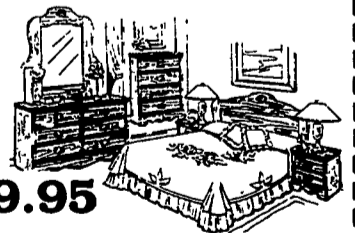
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