

Family Living Focus

by
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Planning for Holiday Spending

The holiday shopping season will soon begin. For many consumers, that means trouble.

Already overextended with credit card borrowing and other debt, too many consumers spend way beyond their means during the holidays. When January rolls around, they're left with a hangover of unpaid bills and unhappy creditors.

Here are some common-sense tips on avoiding post-holiday financial blues.

- Make a budget and stick to it.

Figure out how much you can reasonably afford to spend. One way is by listing your income from wages and investments, and then subtracting your regular minimum monthly expenses, such as rent or mortgage payments, food, auto loan pay-

ments, insurance and utility bills. What's left is discretionary income that you could use for holiday spending.

Once you figure out how much you can afford, make a list of those you will give to and the amounts per person. Take the list with you when you go shopping. If you spend less on one person, you can spend more on another.

Shop for bargains but resist the temptation to spend more than your total.

Don't go shopping at the last minute; that causes impulse buying.

- Recognize the warning signs of too much debt.

You have no business increasing your borrowing at all if you fit any of the following conditions: your payments are always late and you are constantly receiving collection notices from creditors; you are constantly

taking cash advances on your credit card; you are opening up more credit cards just to pay off debts on other cards; you are using savings to pay basic monthly bills such as rent or utilities; your savings totals less than two-three months of take-home pay; or you use more than 20-percent of your take-home pay to pay monthly non-mortgage installment debts such as car payments and credit card bills.

If you meet any of those conditions, it's time to cut back on your debts — not add to them.

- Understand the costs of credit card promotions and gimmicks.

Many issuers offer "skip payment" options where you don't have to pay every month. Sounds great. But finance charges will generally continue to accrue during the months you don't pay. The same is often true of deferred-payment offers where you don't have to pay for several months.

- Consider alternatives to borrowing and spending.

Use cash. At least you can only spend what you have or go on a holiday savings program. Figure out what you spend on the holiday and make it a point to save a one-twelfth of that amount each month during the year.

Also, the best gifts are not necessarily the most expensive — or ones that you buy. Holiday presents that you make, like baked goods, show thoughtfulness and can be just as appreciated as any you purchase.

- Beware of credit scams.

Holiday make wonderful times for credit scam artists. You should offer your credit card for identification but refuse to allow merchants to write your card numbers down on checks; destroy carbons; check billing statements carefully for purchased you didn't make or that were never delivered and write your card issuer immediately to dispute such charges; never give your card number over the phone unless you're certain that the company is reputable; and

keep your card in view when you give it to sales clerks to prevent them from making extra imprints.

- Know what to do if you get in trouble.

Contact your creditors. They can often help you work out a more manageable repayment schedule.

Your county cooperative extension office has "Take Control of Your Money" booklets that can be helpful in your planning process and they're FREE.

How Do You Remove Pet Urine?

There are many pet removal products on the market, usually available in the cleaning supplies section of your local grocery store. Before using any cleaning product, it is important to test for colorfastness by applying a small amount on an unexposed area of the carpet or upholstery. Let stand for five minutes, then rinse. If the color is affected, don't use the product. Never over-wet the area, and always use clean, white towels or paper towels. If the stain removal formula is unable to re-

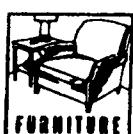
move the stain, try mixing one teaspoon of ammonia with ¼ cup water and blot. Blot any remaining stain removal agents or moisture with a clean, white towel, and let dry.

It is important to remember that this process takes patience and careful testing. If the stain persists after this process, it may become necessary to seek advice from a carpet cleaning professional.

Source: International Fabric Institute.



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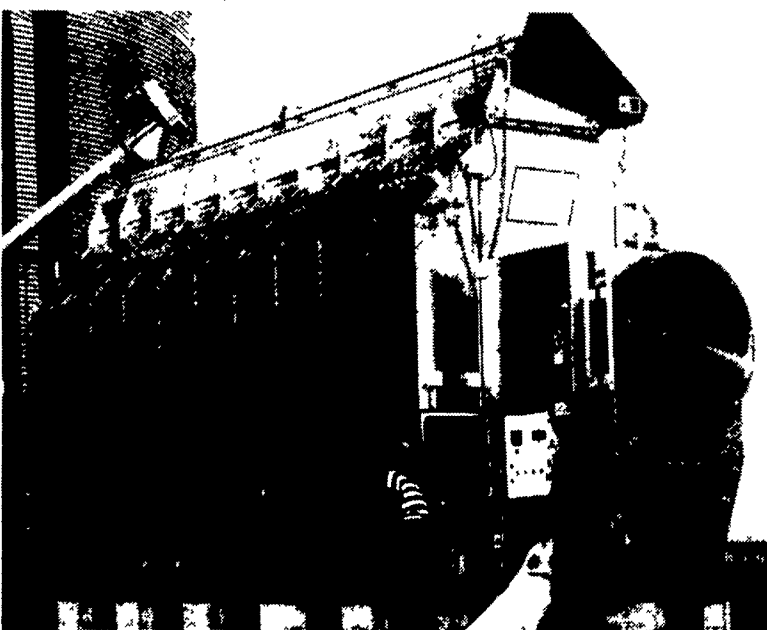
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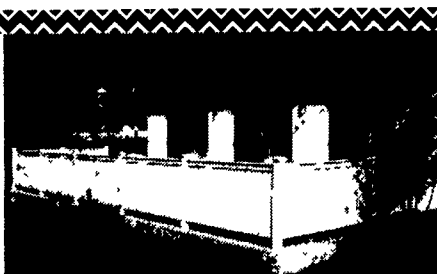
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