

Family Living

Focus

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Bedford County
Cooperative Extension



Cleaning Up Those Credit Card Bills!

Are you starting to hyperventilate at the sight of your mail carrier putting "bills" in your mail box?

Do you break into a cold sweat when you open credit card bill envelopes?

Did you give up keeping track of the amount of money you spend over the holidays using your credit card?

If you answered "Yes" to any of these questions, then you really need to come up with a sensible credit card payment plan. It's time now to get yourself out of credit card debt!

First of all, make a list of all your credit cards. Not all credit cards are created equal. They may all have different interest rates. Rates of interest may range from 9 percent to as much as 24 percent. Do you know the interest rate of your credit cards? In a second column beside each credit card name, write the interest rate.

What's the big deal about having different interest rates? Credit is not free money. If you owe \$1,000 at 14 percent, your monthly interest charge will be \$11.67. If you owe \$1,000 at 22 percent, your monthly interest charge will be \$18.33—that's \$79.92 more you will be paying by the end of the year.

In a third column, write down the balance you owe for each card. Beside that amount in column four, write the minimum amount due. If you are only paying the minimum monthly payment each month, you may be keeping yourself in debt for years. For example, if you are paying \$20 per month on a \$1,000 balance, it will take you approximately 2.7 years to pay it off. Paying more than your minimum balance is the only way to get it paid off as soon as possible. Of course, the best deal is paying the full amount within the first month's grace period.

How do you decide which bill to pay first, and how much do you pay?

If you cannot pay the full balance when the bill arrives, start paying off the credit card which has the highest interest rate. In other words, this credit card will most likely cost you the most money. Next, try to pay off the credit card which has the lowest balance. Always pay more than the minimum payment, even if it is just an additional \$10.

When one credit card is paid off, put that same payment amount on the next card in addition to the amount you have been paying. For example, you have been paying \$50 per month on credit card A and \$75 per month on credit card B. You pay credit card A off this month with a \$50 payment. Next month pay \$50 plus the \$75 (\$125.00 total) on credit card B. You'll now pay off credit card B much more quickly which saves you money in the long run.

As each credit card gets paid off, continue to put those additional funds into the cards with which you still have a balance. It will take a few months of watching where all your money is being spent as well as a personal commitment to not get into further credit card debt. The important thing is to always pay at least the minimum on each card and preferable more than the minimum.

Just because you've paid one credit card off, don't fool yourself into thinking you can go out and start charging all over again. Rewarding yourself by accruing new debt is not a good idea. You will only get yourself in credit debt trouble all over again.

Setting financial goals is the key to cleaning up your holiday credit card spending. It will take a full family commitment to accomplish this task. Open communication about everyone's spending habits should also be the topic at your next family meeting. If you would like materials or additional information on setting up a family financial budget, contact your local county Cooperative Extension Office.



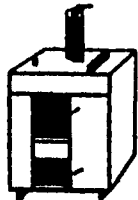
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ADADC Works To Sell Milk In Schools

SYRACUSE, N.Y.—School beverage choices were once limited to milk and perhaps 100% fruit juice. Now students can choose among a variety of sodas, flavored iced teas, fancy waters, and "juice drinks"; whose advertising and marketing budgets far exceed those of milk. To keep milk competitive, ADADC works with school food service directors to improve milk's image as well as its quality and variety.

This fall, the largest school districts in ADADC's marketing area—including New York City, Long Island, Yonkers, Newark and Jersey City, Syracuse City, Rochester, Buffalo and Greece—received special "got milk?" menu marketing kits, consisting of a "got milk?" menu board with erasable markers, "Cold Milk Served Here" inflatable cow, milk temperature charts, and a "got milk?" banner.

ADADC also worked with their local advertising agency to create colorful posters to hang in school cafeterias. Designed by Disney style illustrator Chris Dellorco, the "School Breakfast is Out of This World" posters are a colorful, fresh adaptation of the milk message for the upcoming millennium. These posters were sent to more than 2,100 top schools and districts throughout the marketing area.

In its 6th year, the ADADC annual milk temperature study

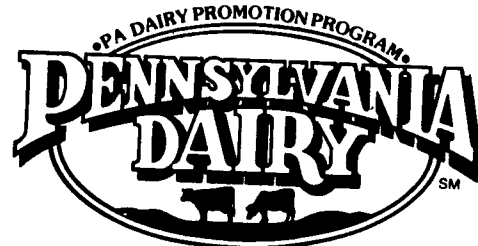
continues to help identify and correct barriers to storing and serving milk cold. This year, ADADC received data from 284 districts and 1,643 schools for the total market area (a return rate of 70% of registered schools). Twenty-one percent of schools fell into the "problem" temperature range: at or above 40.5°F. After working with those schools to correct temperature problems, retesting showed that number declined to 13%.

ADADC worked with Milk-PEP, the processor education program, to test milk vending machines in several Upstate New York schools. Offering a variety of flavors, like iced cappuccino, strawberry and orange creamsicle, and featuring colorful milk mustache celebrities, the machines were tested in key high schools like Corcoran, Liverpool, Oswego, Sweet Home, and West Seneca High Schools. Testing is still underway, but early results show the machines were most successful in the larger suburban districts, with reported sales of 105 units daily.

The most popular flavor has been chocolate.

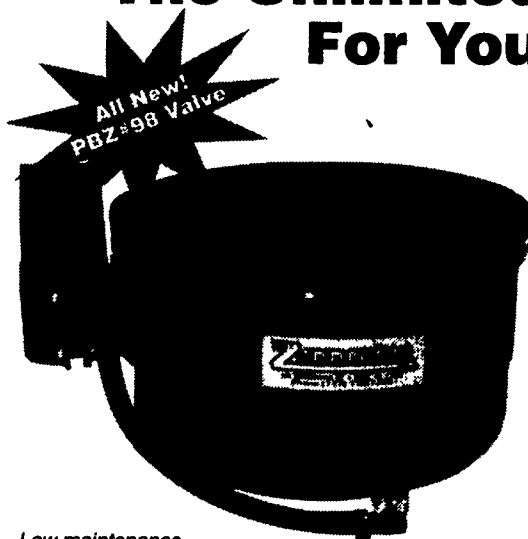
Increasing participation in the underutilized School Breakfast Program boosts milk sales to those schools. ADADC placed Department of Agriculture Chairman, Art Brown, on News 12 NJ, to discuss the importance of school breakfast, what programs current exist, and how parents can find out more. ADADC also arranged for New Jersey School Food Service Association President, Carolyn DeCarbo, to appear in a public service announcement on UPN 9 (a top-rated television station reaching the tri-state area) to encourage students to eat breakfast at school.

In addition, ADADC is targeting New Jersey school districts, which have some of the lowest participation rates in the country, by coordinating promotions in schools in Jersey City, Paterson, and Newark. Items like "got milk?" T-shirts, book-marks, and rulers will be offered as incentives for children to visit their school breakfast programs.



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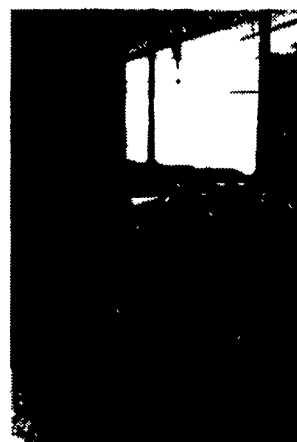
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