


Family Living Focus
by **Janice Stoudnour**
Bedford County Cooperative Extension



the loan and you in return receive less and less of your own money back. Your bad situation just got worse.

Short of cash and your clothes washer just died? Don't be fooled that rent-to-own is an economical way to replace or obtain appliances, electronic equipment, furniture, or anything else. Rent-to-own is marketed to people who cannot qualify for credit, but can use the items while purchasing through the applied "rental" method. Items purchased through rent-to-own often cost you more than three times the cash price.

Often times, the items are not even new, but used. For example, a "rented" 19-inch television valued at \$300 would cost you \$16 per week for 52 weeks. Do the math. That's a total of \$832. You just spent \$532 in interest (254 percent on an annual basis). Secondly, if you miss one payment, the item will be repossessed and you have lost your total investment.

Waiting for your tax refund? Need a loan? How convenient to use a tax refund anticipation loan. Red flag! You will be "advanced" your refund at the time of the loan note less the interest rate. The interest agreement will usually be estimated for 2 to 3 months. Your tax refund will arrive in 30 days — one month. So, the bottom line is that you will

pay for a very short term loan at a very high rate of interest that was calculated for a longer term than needed costing you a lot more money than you need to pay. The best advice here is to avoid tax refund anticipation loans. Wait for your full refund. By filing electronically, you may be able to get your refund more quickly.

Now you feel that all else has failed and you need debt counseling.

You've heard the advertisements on the radio for debt counseling and that sounds like something you could use.

If you decide to choose this route, find a nonprofit debt counselor. Even the nonprofit counselors may charge a fee, but they will be less than a for-profit counselor.

Sometimes it is difficult to tell the difference between non-profit and for-profit because for-profits have names like "foundation or service."

Before doing anything, contact your state attorney general's office, local legal counseling services, or a consumer help hotline to check them out. Also, talk to people who have used their services.

You may want to think twice about companies who accept your money and pay the bills for you. How do you know if the money is being paid in a timely manner or at all? You may find that your creditors will still be calling you at home. Also, not all of your creditors will want to get involved in lowering your interest rate or altering your payment schedules, but you won't know

this until after you've paid your "fee."

It's best to work with your creditor direct to make alternative arrangements before paying someone else to do it for you. Check debt counseling companies out thoroughly.

How about telemarketing opportunities for jobs and other "get rich quick schemes?" You've been reading the newspapers and watching the commercials: real estate investments, work at home opportunities, are just a few of these "opportunities." There are usually set-up or start-up fees and/or an aggressive effort to sell you something with many promises in return. Don't hold your breath for the promises to come true. Use common sense; if it seems too good to be true, it probably is.

Any advertisement which markets easy money almost always waves the red flag as a rip-off.

Never agree to buy anything over the phone, give out your social security number, bank account numbers, or personal information to a telemarketer. Do you really know who you are talking to?

If you are truly interested in the offer, ask them to send you detailed information in the mail before you agree to anything. This will give you time to check them out and read the actual terms in writing. If the offer is only good while you are on the phone, then you know for sure that it is a scam. Red flag - don't fall for this one no matter how tempting! You will pay somehow in the end. The only guaranteed winner in this offer is the person selling the scam.

Debt Survival: Make Good Choices
I received a call the other day from a woman who was having financial difficulties. She had questions about whether she should take advantage of a credit repair company's offer to "clean up" her credit report.

Of course, a red flag went up when she mentioned the company being able to "repair" her or anyone's credit report. This type of service cannot change your credit status. Anything it can do; you can do yourself for free. Save your money. If you are feeling pressures caused by a tight budget, watch out for the red flag "opportunities" that can make your financial situation even more difficult.


What are the choices that can get you into more financial trouble? First of all, be careful of ad-

vertising or offers with easy ways to reduce your financial problems. Don't be tempted with "quick fix" offers. Don't compound an already difficult financial problem with bad choices. There are businesses that thrive on people in financial distress; don't become their next prey.

"Payday" Lenders: this is a simple offer to let you post date a check for sometime in the short future. They in turn loan you the money (an amount less than what is written on your check) until the end of the agreed time period at which time the lender will cash your check. The difference between the amount of your check and the amount of cash you get in return is interest or the loan fee. Sound simple? It's expensive.

This can go on and on with the lender continuing to refinance

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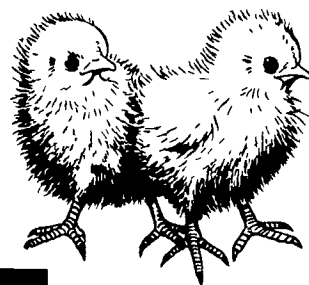
STROUDSBURG (Monroe Co.) — The Monroe County Cooperative Extension Association recently elected officers for 2003. Elected were: President — George Prosser, Stroudsburg; Vice-President — James Gaymon, Toby-

dof, Sciota; Rick Hackett, Brodheadsville; George Prosser, and James Gaymon. State Board member is Richard Seidof.

Additional directors include John Burrus, Brodheadsville; Josephine Goldberg, Tannersville; Steve Slutter, Blakeslee; Ana Velez, Blakeslee; Karen Ezzo, Stroudsburg; Gerry Rennekamp, Stroudsburg; Neal Murphy, Kunkletown; and DonnaASURE, Commissioner representative.

hanna; Secretary — Jane Person, Brodheadsville; Treasurer — Maryellen Mross, Bartonsville.

County representatives elected to the regional 8 county board were Richard Sei-



I've gone from 246 lbs to 193 lbs on the Fastrim™ Weight Loss Plan. I lost 25 lbs in the first 6 weeks and a total of 53 lbs so far. I used to wear size 46 pants and now wear 36 comfortably!
— Jess "Dad" Dye, ID

The New Image Fastrim™ Weight Loss Plan helped me lose 115 pounds and 8 dress sizes! In addition, the other New Image products have helped me to become healthier. My chronic fatigue is gone. My allergies, PMS symptoms and arthritis have all improved. My blood pressure is even under control now! I feel great! Thanks New Image for my new Image!
— Becky Nunn, TX

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