

**120 Ways
To Keep Hold Of
Your £\$£\$£\$ CASH!**



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Index

120 Ways To Keep Hold Of Your £\$£\$£\$ CASH!.....	1
LEGAL NOTICE:.....	5
An Interest-Only Mortgage Explained;.....	6
Are There Any Risks	
in Investing in Government Savings Bonds;.....	7
Benefits of Investing in Mutual Funds;.....	8
Budget Dates: A Frugal and Romantic Day Out;.....	10
Budgeting Tips for Emergencies;.....	11
Buying Quality Pet Food on a Budget;.....	12
Can I Afford to Send My Child to College?.....	13
Can't Sell Your Home? Rent It Out and Earn;.....	14
Cash Back Credit Card: What Is It?;.....	16
Check Out Comparison Websites and Save Extra Dollars;.....	17
Clear Your Attic and Make Extra Cash;.....	18
Common Investment Pitfalls to Avoid;.....	19
The Pros and Cons of Consumer Credit Counselling Services versus Debt Consolidation Loans;..	21
Costly Mistakes to Avoid When Facing Bankruptcy/Foreclosure;.....	22
Cut Down on Meat, Save Money and Improve Your Health;.....	23
Debt-free = Stress-free;.....	24
Diversify Your Portfolio to Minimize Risk Taking;.....	26
DIY Loan Modification Kits: An Explanation;.....	27
Do You Know How Much You Owe?.....	28
Dorm Living and Other Money-Saving Tips for College Students;.....	30
Easy Solutions to Clean Up Your Bad Credit;.....	31
Easy Ways to Improve Your Gas Mileage;.....	32
Everyday Ideas to Add Extra Dollars	
To Pay Down Your Mortgage;.....	33
Facing Foreclosure/Bankruptcy?	
Loan Modification Might Be the Answer;.....	34
Family Piggy Bank: A Fun Way to Save for Family Fun;.....	36
Financial Tips for Newlyweds;.....	37
Financial Tips for Unmarried Couples;.....	38
Frugal Entertainment Tips for Families;.....	39
Frugal Entertainment Tips for the College Student;.....	40
Frugal Family Room Makeover Tips;.....	42
Frugal Game Night Fun;.....	43
Frugal Green Home Decorating;.....	44
Frugal Valentine's Gift Ideas;.....	45
Frugal Ways to Decorate Your Baby Nursery;.....	46
Gold: A Good Investment Alternative?.....	47
Golden Rules for Saving Money on Your Weekly Food Bill;.....	49
Have a Romantic Evening at Home and Save;.....	50
Home Organizing On a Budget;.....	51
How Can a Professional Debt Negotiator Help?.....	52
How to Be a Money-Savvy Teen.....	53
How to Become a Careful Spender and Save;.....	54
How to Determine Your Retirement Income Needs;.....	56
How to Exercise and Save Money;.....	57
How to Find Cheap Dental Insurance;.....	58
How to Find Cheap Spring Break Deals for College Students;.....	59
How to Find Low-Cost Debt Consolidation Loans;.....	60

How to Help Your Adult Children with Debt Relief;.....	62
How to Keep Your Cell Phone Bills under Control;.....	63
How to Keep Your Financial and Personal Information Safe;.....	64
How to Learn to Live with Less;.....	65
How to Monitor the Performance of Your Investment Portfolio;.....	67
How to Negotiate a Better Home Insurance Deal;.....	68
How to Plan a Frugal Spring Wedding;.....	69
How to Plan a Successful Springtime Garage Sale and Make Money;.....	70
How to Protect Your Money after a Break-Up;.....	72
How to Save Money around the House;.....	73
How to Save on Winter Sports Equipment;.....	74
How to Shrink Your Debts;.....	75
How to Throw a Fun and Frugal Kid's Birthday Party;.....	77
How to Use a Gap Year to Make Some Extra Cash;.....	80
How Yowza (iPhone Application) Can Save You Money;	81
In Need of Fast Cash?.....	82
Investment Options for Beginners;.....	83
Is Your Bank Making Money Out of You?.....	85
Joint Accounts versus Separate Accounts;.....	86
Make Your Own Party Invitations and Save Money;.....	88
Making the Right Investment Choices in Difficult Times;.....	89
Manage Your Debts with a Debt Consolidation Loan;.....	90
Mobile Banking Made Easy;.....	91
Money-Saving Tips for New Mums;.....	93
New Year's Eve Party on a Budget;.....	94
New Year's Resolutions That Will Save You Money;.....	95
Ordinary Income or Capital Gain: Investment Taxation Explained;.....	96
Payday Loan: An Explanation;.....	98
PLUS Loans: An Explanation;.....	99
Preparing a Spring Garden on a Budget;.....	100
Pros and Cons of Investing in Stocks Online;.....	101
Pros and Cons of Leasing a Car versus Buying;.....	102
Real Tips for Cutting Down Your Food Bill;.....	104
Save Money on Rental Cars;.....	105
Save on Green Cleaners;	106
Saving Money on Home-schooling Equipment;	108
Saving Money on Spring Break Holidays;.....	109
Sell Unwanted Christmas Gifts and Make Money;.....	110
Simple But Smart Debt Management Ideas;.....	111
Smart Ways to Alleviate Credit Card Debts;.....	112
Spending Too Much Money on Weekends?	114
Spent Too Much Over the Holidays? Ways to Earn Extra Cash;.....	115
Spring Cleaning – The Frugal Way;.....	116
Springtime Home Decorations on a Budget;.....	117
Stolen Credit Card: What to Do Next;.....	118
Strategies to Buy Rental Properties in a Down Market;.....	120
Subsidized Assisted Living Explained;.....	121
Teach Your Pre-Teen to Spend Money Wisely;.....	123
Teaching Your Children about Saving Their Allowance;.....	124
The Advantages of an Upfront Mortgage Lender;.....	125

The Attraction of Investing in Socially Responsible Companies.....	126
The Consequences of Dying Without a Will;.....	127
The Dangers of Co-Signing a Car Loan;.....	128
The Pros and Cons of Borrowing Money from Friends and Family;.....	130
Tips to Keep Your College Kid Out of Credit Card Trouble;.....	131
Top Tips for Organic Food on a Budget;.....	132
Top Tips for Updating Your Springtime Wardrobe on a Budget;.....	133
Upfront Mortgage Brokers Association: An Explanation;.....	135
Use Credit cards and Earn Cash Back Rewards;.....	136
Use Online Loan Calculators and Save Money;.....	137
Ways to Control Your Financial Destiny;.....	138
Ways to Cut the Cost of Valentine's Day;.....	139
Ways to Get “Free” Groceries;.....	140
Ways Your Teenagers Can Increase Their Spending Money;.....	142
Wedding Decoration Savings Ideas;.....	143
What Can a Personal Financial Coach Do for Me;	144
What Does Market Capitalization Mean?.....	145
What Happens to Your Assets during a Divorce;.....	146
Why You Should Keep Your Debit and Credit Card Receipts;.....	148
Why You Should Teach Your Teenagers Not to Borrow Money;.....	149

LEGAL NOTICE:

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An Interest-Only Mortgage Explained;

Buying a home is a long-term commitment. Once we sign on the dotted line, we're required to make those payments each month, usually for 30 years. With most mortgages, the payment consists of both principal and interest.

But if you get an interest-only mortgage, the requirement to pay principal is eliminated for five to ten years. This makes your payments lower for that period of time. As you might expect, there are certain disadvantages to this. But interest-only mortgages have some good points, too. Here are the pros and cons so that you can form your own opinion.

Pros;

* An interest-only mortgage makes it possible for you to buy a more expensive home than you would qualify for otherwise. Lenders look at your ability to pay the interest payment each month rather than principal plus interest. So if you expect your income to rise within a few years, this type of mortgage could be beneficial.

* Those with variable income can benefit from an interest-only mortgage. When your income fluctuates from month to month, it can be difficult to commit to a full mortgage payment. With an interest-only mortgage, you can pay only the interest when times are tough and put some toward the principal when you have more money to work with.

* If you're a savvy investor, you may be better off paying only the interest on your home and investing what you would otherwise be paying toward principal. Those who are knowledgeable about stocks, bonds and other investments can often make a large enough return to justify investing money rather than trying to pay down their mortgages. However, this strategy may not be a good idea for the average investor.

Cons;

* Unless you pay more than the required payment each month during the interest-only period, you won't gain equity in your home. If you pay only the interest for the entire five or ten years, you'll be no closer to owning your home at the end of that time than you were when you started.

* If you decide to sell your home before you've made any principal payments, you won't make any money from the deal. In fact, if your home's value has fallen (which can easily happen in a bad economy), you could end up losing money.

* When it comes time to start making principal payments, you might not be able to afford the required monthly amount. We all hope to improve our financial situation over time, but you never know what could happen in your personal life or to the economy. If you're unable to keep up with the new payment, you could find yourself facing foreclosure.

Interest-only mortgages come with a certain amount of risk. But they can be useful in certain situations. If you plan carefully and use the money you're saving by not paying principal wisely, an interest-only mortgage could be beneficial.

Are There Any Risks in Investing in Government Savings Bonds;

Investing experts say that one key to creating a good portfolio is diversification. You acquire some investments that are high risk, low risk and a little of everything else in between. So what about government savings bonds? Are they right to add to the mix in your portfolio?

Savings bonds have been around for ages. People used to give them as gifts on Christmas and birthdays. Some people still do. Investing in savings bonds won't make you a millionaire but every little bit helps when it comes to planning for your future.

Bonds are issued by the federal government. In exchange for letting them use your money, they pay you a dividend on your investment as well as offering some other sweet perks. And, savings bonds are backed by the full faith of the federal government so that those who choose to use them won't lose the money that they have invested.

There are two savings bonds that most people buy: Series I and Series EE. Series I bonds are called "inflation-indexed bonds." The price changes twice a year to accommodate for inflation. Because the rate is variable, you may earn more at certain times than others. The Series I is a face value bond. If the bond is worth \$100, then that is what you pay to own it.

The Series EE bond is a fixed-rate savings bond. This means that whatever interest rate you are quoted will be observed as long as you own the bonds. Series EE are sold at half of face value. This means that if your bond is worth \$100, you only pay \$50 to own it. The interest rate is usually lower for these bonds.

So what is the risk? Actually the risk for investing in savings bonds is quite low. As we said above, because they are backed by the federal government, you will never receive less than the face value of the bond even in a bad economy.

You also get tax breaks when you own bonds. There are no state taxes charged for the interest you earn on your bonds. Any federal taxes are deferred until the bond is cashed in. If you use the savings bonds to finance your child's education there are still further tax deductions that you can claim.

Savings bonds help you diversify your portfolio. They represent the lower end of the risk scale. There are no fees paid to brokers or commissions paid and you can start saving today. The minimum amount for a bond is fifty dollars and the maximum is around \$10,000.

So, are you thinking about savings bond investing? The risk is minimal if any to your portfolio and the savings bonds are guaranteed never to depreciate.

Benefits of Investing in Mutual Funds;

With all of the problems that have been happening with financial institutions, it's no wonder people are wondering what they should invest in to help secure their future. What about mutual funds? There are many benefits to using them in your investment portfolio.

What are mutual funds anyway? In a nutshell, it is a company that uses money from a group of investors and then invests that money in a variety of stocks, bonds and other investments. As a mutual fund owner you are also an investor in the company's portfolio.

So what are the reasons for investing in mutual funds? For one, the diversification of the portfolio is better than putting all of your eggs in one basket.

Some people may invest heavily in stock in one company or maybe two. If the market takes a downturn, then they could lose their hard-earned money. With mutual funds, the company has already diversified to help you get the best rate of return on your investment. The wide variety of investments in the portfolio can compensate for any shortfall in one or two so that you at least break even but don't lose all of your money.

Even if you don't have thousands of dollars lying around, you can still invest with mutual funds. They are sold at banks and credit unions. Some may require around \$1,000 or so to get started, but you can make monthly deposits until you reach that limit.

Mutual funds can be added to at any time. There is not one time a year or a cap on your yearly allowance for the fund. Whenever you have money that you want to set aside for investing, you can add it to your account.

For the novice investor, the hard work has already been done for you. People get nervous about picking stocks, bonds and commodities. They don't want to choose poorly and lose money. With mutual funds, choosing the stocks was done by someone with knowledge of the market. All you have to do is determine what amount of risk you are willing to assume for your investment.

Also, mutual funds are managed for you by investment specialists with the company that owns the mutual fund. They are called portfolio managers. It is their job to keep an eye on the market and make adjustments accordingly.

If you need money, you can access it readily if you own mutual funds. With accounts like 401(k), there is a period between application and getting the money. You can call and sell as many of your shares as you need and get paid for them.

Want to diversify your investments?
Consider the benefits of owning mutual funds.

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Budget Dates: A Frugal and Romantic Day Out;

When you're single, going out on dates is a way of getting to know potential partners. When you're in a relationship or married, it's a way to enjoy the company of the one you love. In either case, dating can be very expensive.

Some people feel that they must spend a lot of money in order to impress the person they're taking out to keep them from thinking they're cheap. Others assume that there's nothing worth doing that doesn't cost a lot of money. But the truth is that some of the best dates are either inexpensive or free.

For those on a tight budget, daytime dates tend to be much more affordable. Here are some things you can do as a couple that won't break the bank.

- * Have a picnic in the park. Eating sandwiches together might not sound like a recipe for romance in any other setting, but packing a simple lunch and enjoying it in a beautiful natural setting can be a really special event. To make it even more special, make it a surprise. Pack the picnic basket, sneak it into the car, and ask your partner to go for a ride without sharing the destination until you're there.

- * Check out free or low-cost concerts. In the summer, many cities have a free concert series in the park. You might also find live music for cheap at your local civic center or at fundraisers. This is a great way to broaden your musical horizons together.

- * Play miniature golf. Mini golf courses can be found in any city and many smaller towns. It's easy to play, even if you've never played real golf. And it may be better if you're not a golf pro - the worse you and your partner are at it, the more laughs you'll get!

- * Visit an art gallery or museum. Some offer free admission, and you can get into many others for just a few bucks per person. This makes a great date for those who are just getting to know one another, because it provides plenty for you to talk about.

- * Check with the local college campus for events such as movie showings, plays and sporting events. Some events are free to the public. Others charge admission, but even if you don't qualify for the student discount, it's usually quite reasonable.

These are just a few ideas for dates that will not cost an arm and a leg. If you're willing to look for them, cheap date opportunities abound. So don't give up on dating just because you're on a budget. Get creative and find fun yet frugal activities to do together!

Budgeting Tips for Emergencies;

Few people get through their entire lives without experiencing a financial emergency. You might be fortunate enough to never have to deal with the aftermath of a hurricane, tornado or earthquake, but when you're living on a tight budget, something as simple as a broken water heater or car trouble can be hard enough to contend with. And if you're not adequately prepared, it can send your finances into a tailspin.

All too often, people use a credit card in place of an emergency fund. Using a credit card can take care of most emergencies, but it comes with a high cost. You'll be making payments on it for months (and in many cases, years) to come, and you'll have to pay interest. If you had just saved up enough money to cover the emergency, you could pay for whatever life throws at you and move on.

Saving up a good emergency fund isn't as difficult as you might think. It will probably take you a year or two to accumulate the recommended three to six months' worth of income, but if you just save up as much as you can, you should have enough to cover most emergencies within a few months. Here are some tips that will help you build up that emergency fund as quickly as possible.

- * Take a look at your entertainment expenses. Do you go out to eat several times a month? Do you really need that cable package with all of the movie channels? There's no need to cut out entertainment altogether, but if you can cut back on those expenses and put the money you save in your emergency fund, you'll be able to save money much faster.
- * Instead of having fast food for lunch, start brown bagging it. Not only will you save money that can go toward the fund, you'll probably also eat healthier.
- * Try to find a better cell phone plan. If you have lots of extra minutes or a text plan that you do not use, see if your carrier has a less expensive plan that better suits your needs. Check with other carriers, too, because you may find one that offers a better deal.
- * Once you've trimmed your budget, allocate the amount you're saving specifically toward saving for your emergency fund. Treat it like a bill that must be paid at a certain time each month. That way you won't be tempted to spend it on something else.
- * Have a garage sale or sell some stuff on eBay. Most of us have lots of things sitting

around collecting dust - not because they're no good, but because we just don't have any use for them. Selling these things will give you extra money to put toward your emergency fund, and since it's money that wasn't already included in your budget, you won't miss it at all.

Having an emergency fund will prevent unexpected expenses from seriously affecting your finances. And in the event of job loss or illness, it could keep the bills paid for a few months until you're back on your feet. If you don't already have an emergency fund, make starting one a top priority!

Buying Quality Pet Food on a Budget;

Pets bring lots of joy to our lives. They keep us entertained, give us unconditional love and stick with us through thick and thin. We owe it to them to take care of them to the best of our ability.

One of the most important things we can do for our pets is feed them healthy, high-quality food. But most pet owners buy the least expensive brand, or the brand that a friend uses for his pet. After all, the highest rated pet foods aren't cheap.

But just as we wouldn't feed our kids a diet that consists of only junk food just because it's cheaper than more nutritious fare, we shouldn't give our pets food that may contain undesirable ingredients or fail to meet their dietary needs in an effort to save money. Here are some tips for buying good pet food without spending any more than you have to.

- * Go to a farm supply store. These stores usually sell high quality pet food at reasonable prices. They may also sell it in bulk, reducing your costs even more due to the absence of fancy packaging.

- * Buy the largest bag or can available. If you can't buy in bulk, this is the next best thing. Large bags and cans use less packaging than the same amount of food in a smaller can or bag, and hence cost less per serving. If your pet won't eat an entire can of food in one sitting, you can purchase cheap plastic can covers and store the can in the refrigerator until you're ready to use what's left.

- * Consider buying online. There are websites that specialize in selling the best foods for various pets, and many of these sites have much better prices than grocery stores. Some may also offer discounts for those who sign up for automatic delivery.

* Watch for sales and coupons on the best brands. You can often get valuable coupons for pet food from the manufacturer's website, or from coupon sites such as Coupons.com.

* Try feeding your pet dry food. It is usually cheaper per serving than canned food of the same quality. And some say it keeps your pet full longer, meaning that you can get by with feeding him a little less or go a little longer between feedings.

* Supplement your dog's meals with some raw meat. Many veterinarians and dog owners advocate feeding dogs a diet that consists entirely of raw meat, but that can get very expensive. However, dogs can benefit from cuttings from meat that we are preparing for our families. An occasional egg white is also good for your dog's coat.

Our pets deserve a diet that is nutritious and palatable. Good pet food doesn't come cheap, but if you buy in quantity and look for the best deals, you can feed your pets well on a budget.

Can I Afford to Send My Child to College?

At one time we just worried about getting our kids graduated from high school and off into the world. Now, we have to think about how they are going to get to attend college in the following year. With the state of the economy, it is even more important for parents to find ways to finance their child's education without going into the poorhouse.

Before you panic, let it be known that even if your child is in high school, it is never too late to start looking for options. There is plenty of money out there for college if you know where to look. We'll explore some of those places.

First, sit down and look at what you can realistically contribute towards their college education. It is a rare parent who can afford to pay \$50,000 a year for an Ivy League or other well-known institution of higher learning. Alternative ways to pay for college are needed.

Whatever money you have to spare, set it aside for their education. A savings account is one place to put it if you don't have other choices. The interest rate is only about three percent but any amount you can save is important.

Consider using a 529 plan. Parents, grandparents and other relatives can open an account and contribute money. There is a limit to how much you can invest each calendar year, but it can add up to a tidy sum when you are ready to use it.

Just like with other investment vehicles, you can choose how aggressively you want to go with your investment. A child that is already attending high school won't have much time until they will be accessing some of that money for college. Assuming a higher risk can also return higher dividends towards your child's college fund.

If you are reading this and you have small children, you can start planning now for their collegiate future. Even if it is only \$50 per week, find a place to put it where it can earn money over time.

Each year, whether you believe that you will qualify for not, fill out the student financial aid form from the federal government. Filing the form gives you access to all sorts of government education programs as well as scholarships. You may be pleasantly surprised when the awards letter comes in the mail.

That financial aid report may contain information about what loans and grants your child qualifies for. Loans need to be paid back after you graduate. On the other hand, grants are awarded based on merit and/or need and do not have to be paid back to the issuer of the grant. When that financial aid form is filled out, you may qualify for a Pell Grant.

If you can fill out a few forms and applications, you can find a way to send your child to college. Use all of the resources at your disposal.

Can't Sell Your Home? Rent It Out and Earn;

In an effort to avoid foreclosure, some home-owners attempt to sell their homes so that they can pay off the mortgage. This is a viable option if you have sufficient equity in your home and can sell it for enough to cover what you owe. But with home values on the decline, there's a good chance that you won't be able to do that.

When they find out that they won't be able to solve their problems by selling their homes, many home-owners just give up and let the foreclosure take its course. But

that's not necessarily the only solution. You may be able to rent your home out and earn the money you need to make your mortgage payments.

If this option interests you, there are a few things you'll need to consider:

* Where will you live while you're renting out your home? Can you stay with family or rent a less expensive place? If you have nowhere else to go, could you rent out your basement or garage apartment and stay in your home?

* Will you be able to make enough money by renting out your home to cover your mortgage and other expenses? If you can't, will you be able to make up the difference?

* Are there any zoning or home-owners' association restrictions that would prevent you from renting out your home? Make sure you know the law and rules before you put your home up for rent.

* Do rentals in your neighbourhood tend to do well? If not, you might have a hard time finding a renter, or at least one that will pay as much rent as you require.

* Does your home need any repairs? As a landlord, you will be required to keep the house in good shape. And if you're having financial problems, that might be difficult to do, especially if the rent money barely covers the mortgage.

* What will you do if the renter doesn't pay the rent? You need to have a backup plan in case your renter flakes out on you. Otherwise you could end up facing foreclosure again.

* Will you be able to eventually return to your home? If so, you'll need to draw up a lease that will make it as easy as possible for you to do so. Making it a 6-month or month-to-month lease will leave the door open for you to move back in quickly if your situation improves.

Renting out your home might not be an ideal solution. But if doing so could save your home, it's certainly worth considering. You'll be able to avoid further damage to your credit and keep the home in your name.

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Cash Back Credit Card: What Is It?;

It seems that every day we hear about the evils of credit cards. We hear horror stories about consumers who rack up mountains of debt, and can't put a dent in it because of high interest rates. We hear about people having to pay outrageous fees for making late payments. And we hear about card issuers changing terms and interest rates in ways that are unfavourable to cardholders. It's enough to make you wonder if there's anything good about credit cards.

But credit cards do have some redeeming qualities that we should consider. They make it easy to dispute a charge if you can't return a defective product to the merchant, they offer protection if your card is lost or stolen, and they sometimes provide insurance on rental cars and certain other purchases. And then there are those cards that offer cash back.

Cash back credit cards offer cardholders rewards for each dollar in purchases made with the card. Some award points that are converted into cash or other rewards, while others award a certain percentage of the amount spent. Some cards offer increased rewards for purchases in certain categories such as groceries, gas or travel. The awards must usually accumulate either to a certain amount or for a certain period of time before they can be redeemed.

There was a time when card issuers automatically sent out reward checks or put the amount of the reward toward the card-holder's bill in the form of a credit. But today, most reward programs require the card-holder to request the reward. What form the rewards take depends on the card issuer. Some offer rewards in cash form, some allow cardholders to redeem them for plane tickets, gift cards or other items, and some do both.

Using Cash Back Credit Cards Responsibly;

Credit card companies offer cash back rewards in an effort to get their customers to use their cards more. This makes it more likely that the card-holder will carry a balance, and that translates into more interest paid to the card issuer. However, if you're carrying more of a balance than you would otherwise, those interest charges could negate the benefits of the cash back.

If you really want to experience the benefits of a cash back credit card, you need to pay your balance in full each month. That way you'll get money back for each purchase, but you won't have to pay interest. This is the only way that you will truly come out ahead.

Cash back credit cards offer some worthwhile rewards. But if there wasn't something in it for the credit card companies, they wouldn't offer them. If you get a credit card, it's best to have one that charges as few fees as possible and offers rewards. But even with the best credit cards, if you carry a balance from month to month, you're paying more than you would have to if you just paid cash.

Check Out Comparison Websites and Save Extra Dollars;

Not so long ago, comparison shopping meant driving all over town checking prices on the items we wanted. While this was sometimes worthwhile on big-ticket items, it took up a lot of time and cost us money in terms of wasted gas.

Today, it's much easier (and cheaper) to compare prices on just about anything we could want to buy. We can simply go online and find out how much specific items cost at online stores. Many bricks and mortar stores even make their prices available online. Still, going to individual websites and looking up the things we want to buy can be time-consuming and annoying.

But there is a better way to compare prices online. Comparison shopping websites make finding prices on all sorts of products a cinch. Features vary, but some of the most common include:

- * Shoppers can search for specific products or for products of a certain type. For example, if you were looking for a DVD player, you could browse all of the players that were listed with the site, or search for a specific model. Some also allow customers to search for products with specific features.

- * Shoppers can browse products in various categories. If you're looking for a gift for a video game enthusiast, for instance, you can look at all of the game systems and games that are listed.

- * A growing number of comparison shopping sites are offering services geared toward mobile phone users. Some create mobile websites they can browse, while others offer text message-based services.

- * Some comparison shopping sites focus on services such as banking or cell phone service. This allows customers to save on their monthly expenses rather than on one-time purchases.

The first comparison shopping sites began to appear in the late 1990s. Most of those

sites listed products from merchants that submitted product feeds, and those merchants were often required to pay a certain amount for each click-through to their sites. Newer comparison engines tend to operate more like search engines, crawling the Web and retrieving product listings and prices from merchants with which they have no official relationship. Data is usually updated in real time, providing for much greater accuracy.

Product comparison sites have come and gone over the years. Some that are currently operating include:

- * PriceGrabber.com
- * BizRate.com
- * NexTag.com
- * Shopzilla.com
- * Smarter.com
- * Become.com
- * ShopLocal.com
- * DealTime.com
- * MySimon.com
- * DealCatcher.com
- * BillShrink.com

With all of the comparison sites available, there's no reason to pay anything but the lowest possible price. The next time you plan to make a purchase online or off, turn on your computer and see what kinds of deals you can find!

Clear Your Attic and Make Extra Cash;

We can all use extra cash sometimes. Maybe we need to have our cars worked on or buy a new pair of shoes. Or maybe we want to buy a new computer or go on vacation.

Whatever the reason may be, extra money isn't always easy to come by. We could take on a second job, but that cuts into one's leisure time and induces fatigue. Besides, if it's for a specific, non-recurring purpose, it really doesn't make much sense to go to the trouble of looking for work and rearranging your schedule, only to quit the job once you've made the money you need.

If you need some cash, one of the easiest ways to get it is to sell things you don't need. And where can you find such things? Most of us can find plenty of hidden gems tucked away in the basement or attic.

Sure, there's probably a lot of junk in your attic, too. But most of us can find many items that will bring a nice sum of money. Here are some things to look for.

* Antiques – If you have anything that's really old sitting around, it's probably worthwhile to find out how much it's worth. Many antique pieces are very valuable, selling for hundreds or thousands of dollars. If you find something that you think might have value, take it to a few local antiques dealers and get an appraisal. Then sell it for the highest offer or put it on eBay.

* Furniture – Do you have furniture that's in good shape, but you just don't have any use for it? There's sure to be someone out there who is willing to pay you for it! Those who are moving or redecorating often search for used furniture before they pay full price for something new. List your finds in the local classifieds, and there's a good chance that you will find a buyer quickly.

* Jewellery – Gold Jewellery usually commands a respectable price. Try selling it on eBay or through the classified section of your local paper to get the most money out of it. If you don't have any takers, or if you need money right away, take it to the pawn shop or send it to a company that buys Jewellery by weight.

* Collectibles – Collectors are willing to pay top dollar for rare items that interest them. These range from old magazines to lunch boxes to paintings. Keep your eyes peeled for anything that might be of interest to collectors, and if you find something, get an appraisal before you sell so that you get the best possible price.

If you take the time to go through your attic, chances are you'll find at least one valuable item. So the next time you find yourself in need of money for any reason, head up there and see what you can dig up!

Common Investment Pitfalls to Avoid;

No one is planning on working forever. Some sort of investment, whether it is a retirement fund, real estate or other vehicle, needs to be looked at to finance your life after you retire from the world of work. But, be careful. When investing, many

novices fall into traps and lose their money. Keep reading to learn from their mistakes.

Investing is not the hardest thing in the world, but it does take time and research. Unless you understand what you are investing in, you may want to hold off until you are better informed.

The first mistake that many new investors make is paying too much for management. Some investment managers and companies charge way too much in fees. By the time you are finished paying their fees you haven't made as much as you thought that you would. Expensive is not necessarily the best, just like cheaper is not necessarily bad. You are looking at market performance.

Another pitfall is spending your last dime to invest in a stock, bond or mutual fund. Investing is about saving money. If you are able to invest and not leave yourself in the lurch with other commitments (like household bills), setting aside money to invest is a wise decision. But, too often someone will hear about a "sure thing" and use their car payment in hopes of a quick turnaround. If you can't afford to invest, maybe you need to wait until you can.

Another common mistake is lack of knowledge about investing. If the language is all Greek to you, find an investment counsellor who can explain it to you. Investing in products recommended by friends and family may not be good for you, especially if you don't know when to stick with it or when to get out. You are more likely to trust the wrong advice when you don't know what you are doing.

How many times do we let our hearts rule our heads? With investments this can spell your downfall. Making smart choices is about information, not just your gut. Brokers or friends who tell you to jump on a stock right away could be setting you up for a bad situation.

What difference does a day make? For one, making a hasty decision today with visions of dollar bills in your head could see that same stock fall tomorrow. And if perchance it goes up the following day - well, that is just one fluctuation in the life cycle of that stock. You can still get in and make some money if it is in fact good for your investment needs.

There are many pitfalls to investing: lack of knowledge, high fees, hasty decisions and poor planning. If you can avoid at least the ones mentioned in this article, you have a fighting chance of creating a successful portfolio.

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The Pros and Cons of Consumer Credit Counselling Services versus Debt Consolidation Loans;

When you're in a lot of debt, it makes life more stressful and less enjoyable. By the time most people see the error of their ways, they're already in so much debt that it will take them many years to dig out from it. Fortunately, there are options that can help you get your debts paid off more quickly.

Two of those options are credit counselling and getting a debt consolidation loan. With credit counselling, a third party negotiates lower payments and interest rates for you. You then start making one monthly payment to the credit counselor, and he forwards the monthly payments to your creditors on your behalf. With a debt consolidation loan, you simply take out a loan, use the proceeds to pay off your existing debts, and then repay the loan.

Both of these methods can help you successfully repay your debts. Which one is best for you depends on your unique circumstances. Here are some pros and cons of credit counselling as opposed to debt consolidation loans to consider.

Pros;

* In addition to negotiating with your creditors, a credit counsellor will help you work up a budget. This will help you pay off your debts more quickly and better manage your finances.

* You won't have to take on an additional loan if you get credit counselling. Getting a debt consolidation loan gives you access to more credit once you pay off existing bills, so if you're not careful, you could end up in more debt than you were in to start with.

* A credit counsellor will take your income and expenses into consideration when negotiating with creditors. That means that you should end up with a monthly payment that is affordable to you. If you get a debt consolidation loan, the payments may or may not be affordable.

Cons;

* When you undergo credit counselling, it is noted on your credit report. You won't be able to get additional credit until you have repaid your debts in full. That will prevent you from getting further in debt, but if you have a legitimate need for credit, you'll simply be out of luck.

* Credit counselling isn't free. There is a fee tacked onto each monthly payment that

goes to the credit counselling agency. Usually this fee is reasonable, but it's important to know exactly how much you're paying for the service.

* With the credit counsellor making the payments to your creditors, there's no guarantee that they will be made on time. You could be responsible for late fees if they're not, even though the delinquency was through no fault of your own.

Credit counselling and debt consolidation are both viable options for those who are in too much debt. But either way you go, it's crucial to carefully consider your options and check out any agency or lender you choose to work with. Doing so will help ensure that you make the right choice and don't get burned.

Costly Mistakes to Avoid When Facing Bankruptcy/Foreclosure;

Foreclosure is a word that strikes fear into the hearts of home-owners. And unfortunately, it's a word that we hear quite often these days. An alarming number of home-owners are going through it, or coming dangerously close.

In many cases, foreclosure is avoidable. But most home-owners have little or no knowledge about how to save their homes. This causes them to make mistakes that put them in even greater danger. Here are some common mistakes to avoid at all costs:

* Don't wait until the sheriff is knocking on your door to get help. The time to start looking for solutions is when you first start having trouble keeping up with your payments. Unless you're absolutely sure that it's a temporary situation and you'll be back on track next month, contact your lender immediately and discuss your options. If you can get something worked out before the foreclosure process begins, you'll be more likely to keep your home.

* Don't waste a lot of energy placing blame. Whether you think the foreclosure is your own fault, your spouse's or someone else's, playing the blame game will get you nowhere fast. Try to forgive yourself or the other party and work toward a solution.

* Don't run from your lender. It's easy to toss letters in the trash and stop answering the phone, but avoiding your lender won't help matters. You need to explain your situation and try to get the lender to work with you. And you can't accomplish that by giving them the silent treatment.

* Don't agree to a payment plan you can't afford. Lenders often propose that homeowners who have missed payments make increased payments for a while until they catch up. But if you could make more than your regular payment, you probably wouldn't be in such a situation to start with. Don't agree to an unaffordable payment plan just to get them off your back. Keep negotiating until they come up with something that you can afford.

* Don't give the lender too much information. It's important to be honest when answering the lender's questions, but don't provide information that they do not ask for. If you do, it could hurt your chances of getting your loan modified in a way that is acceptable.

* When requesting a loan modification, don't rush through the paperwork. Make sure you fill everything out completely and accurately. If you have questions, ask. This is something that you need to do right the first time, because if you mess up, it could cost you time that you don't have.

It can be difficult to keep your head on straight when you're facing foreclosure. But do your best to remain calm and rational and avoid these mistakes. If you play your cards right, you can often prevent foreclosure and get back on track with your payments.

Cut Down on Meat, Save Money and Improve Your Health;

For most of us, meat is a major part of our diets. According to the FDA's food pyramid, we should have three to five servings of protein-rich foods each day, and most of us meet this requirement with meat. But recent research has suggested that the less meat we eat, the better.

Meat is the most expensive food group. All you have to do to validate this is visit any grocery store. It takes a lot of money and work to raise livestock, and these costs are passed on to the consumer that buys the resulting meat. This is one reason why cutting down on meat can be of great benefit to consumers.

Meats give us energy, and they supply us with certain nutrients. But they tend to be high in fat and cholesterol, and many meats and meat products are also high in sodium. These are three things that doctors and nutritionists agree that we should

strive to keep to a minimum in our diet. Fortunately, there are other foods that are high in protein, vitamins and minerals that can be substituted for meat.

Still, many people insist on eating meat. Most have included it in their diets for their entire lives, and old habits die hard. But you don't have to cut meat out of your diet completely to realize the health and budget benefits. Simply cutting down on meat consumption can make a big difference. Here are some ways to do so:

- * Try to eliminate red meat from your diet. Red meat is high in saturated fat, and studies have linked it to an increased risk of serious health problems such as cancer, heart disease and high blood pressure. If you simply cut this type of meat out of your diet, it could seriously benefit your health.

- * Add other sources of protein to your diet. Some of the best include beans and lentils. Protein fills you up quickly and keeps you feeling satiated for a long time, whether it comes from meat or another source. And beans in particular are inexpensive, adding bulk and nutrition to your diet without putting a strain on the budget. If you find beans and lentils too bland, you can always add spices to make them more tasty.

- * Eat proper portions of meat. Most of us eat portions of meat that are much larger than they should be. Instead of having a steak that nearly fills your plate, try putting fruits and vegetables on your plate first. Fill half of your plate with them, and half of the remaining space with a starch. Your meat should take up no more than the amount of space that's left.

As any vegetarian will tell you, it's possible to eat a healthy diet that's meat-free. But even cutting the amount of meat you eat in half can make a difference in your health and your budget. If you remove meat from your diet a little at a time until you're only eating it now and then, there's a good chance that you will barely notice the difference.

Debt-free = Stress-free;

Most of us are no stranger to debt. We go into debt to buy homes and cars, and to get things that we want. These things might make us happy when we get them, but paying for them isn't so much fun.

When times are tough, it can be difficult to make payments on the things we need. And when we run up a lot of debt for unnecessary things, it can get out of control in a hurry. It's enough to make us long for simpler times, when we didn't have as much but weren't buried underneath a mountain of debt.

But if you catch the problem early, you can turn things around. It will require a change in your spending habits and attitude toward debt, but in most cases you won't have to make big sacrifices. And the payoff is a life with much less stress – something money just can't buy. Here's how to get the debt monkey off your back.

- * Create a budget that tells you how much you have coming in each month and what you spend it on. Be honest – no one is keeping score. In order to make a change, you need to have a realistic picture of the current state of your finances and where your money is going.

- * Look for things you can cut out of the budget completely. It doesn't matter if they're large or small, just go through and look for the things that you can easily live without. It could be that cappuccino that you get on the way to work every morning, or that monthly car detailing that you could do yourself, or anything else that wouldn't make much of a difference in the grand scheme of things.

- * Find ways to cut back on luxuries. If you go out to dinner with your spouse twice a month, cut back to once a month. If you have an expensive cable package, consider getting one with fewer channels. These measures will save you money without leaving you feeling totally deprived.

- * Redo your budget with the above adjustments included, and see how much you will save. Then reallocate those funds toward paying off your debts.

- * See how much you can shave off of your budget by utilizing coupons and other discounts. Clipping coupons and taking advantage of sales can save you a surprising amount of money at the grocery store and many of the other places you shop. Keep a record of how much you save, and put that amount toward paying off your debts, too.

If you take these simple measures, you'll barely notice the difference in your day-to-day life. But after a few months, you will notice a marked decrease in your debts. And less debt equals less stress, which makes life so much more enjoyable.

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Diversify Your Portfolio to Minimize Risk Taking;

There's an old adage that says we shouldn't keep all of our eggs in one basket. This can be interpreted in a number of ways. For investors, it is synonymous with diversifying their portfolios.

Beginning investors often put all of their money into one type of investment. They might purchase stock in a company that is doing well, or a low-risk government bond. These investments are usually quite safe, so the investor is unlikely to lose any money. But they also offer a low rate of return, so investors won't get rich from them either.

Those who are looking to get rich might put all of their money into a riskier investment that offers a high rate of return. If the investment does well, they stand to gain a decent amount of money. But there's no guarantee that the investment will perform well. In fact, there's a pretty good chance that it won't. And if it doesn't, the investor could lose everything that he put into it.

Diversification is a happy medium between these two extremes. Instead of putting all of your money into a safe investment that doesn't earn you much money, or a risky investment that might earn you a lot of money, you spread your money out among investments with varying degrees of risk. By doing this, you can earn stable returns on a portion of your money while gambling a bit with the rest of it.

When you're investing small amounts of money, diversification might seem counter-productive. And indeed it can be, because commissions will have to be paid on each of your investments if you make them individually. One way to avoid this dilemma is to invest in mutual funds. Mutual funds are investments that put money toward several other investments. The investments are managed by professionals, and their goal is to maximize the returns for mutual fund holders.

Mutual funds usually divide investments among the following three asset classes:

* Stocks – These are shares of ownership in corporations. Stocks are fairly risky investments, but some carry more risk than others. And if the company experiences a great deal of growth, they can gain value significantly.

* Bonds – These are debt securities. In effect, the investor is letting the bond issuer borrow money that will be repaid at maturity. Bonds may be issued by companies, banks, governments and other entities.

* Short-term investments – These generally include cash-based investments such as money market funds and certificates of deposit. They do not offer high rates of return, but they are unlikely to drop in value.

We've all heard stories about investors who lost loads of money on stocks and bonds. But these investors probably didn't diversify their portfolios. While there is always a certain amount of risk with any investment, if you choose your investments wisely and diversify, you stand a good chance of earning money rather than losing it.

DIY Loan Modification Kits: An Explanation;

If you're facing the possibility of foreclosure, it's important to take action to prevent it quickly. If you can work something out with your lender, you will be able to keep your home. It's best to have an experienced attorney on your side, but if you're struggling to make your mortgage payment, chances are good that you can't afford one.

Home-owners can negotiate directly with mortgage lenders to get a loan modification that will prevent foreclosure. But that can be a long and complicated process. There's lots of paperwork to fill out, and the home-owner must have proof of income, expenses, insurance and more. For those who have never been through the process before, it can be quite overwhelming.

One possible solution is the purchase of a do-it-yourself loan modification kit. These kits are designed to help home-owners negotiate with their mortgage lenders and provide all of the information needed in the proper format. But can they really help?

What's Included

There are many DIY loan modification kits on the market, and each includes different things. But in general, here's what you can expect to receive in such a kit:

- * Scripts for negotiating with lenders
- * Budget worksheets
- * Hardship letter templates
- * List of documents that must be submitted to the lender
- * Information about the Home-owner Affordability and Stability Plan
- * Details of possible loan modification scenarios

Some of these kits are in the form of a book or e-book. Others include software that will perform calculations and generate forms and letters for you.

Watch Out for Scams

With the rise in the need for loan modification services has come a rise in the number of scams associated with them. This is quite unfortunate, seeing how those who are fighting to keep their homes can hardly afford to lose money to scammers. When seeking DIY loan modification help, it's important to be careful of who you give your money to.

One of the first things to look for when comparing kits is a guarantee. There are no guarantees when it comes to loan modification. If you do not qualify, your lender will not modify your loan, no matter what kind of kit you use. If anyone tries to tell you otherwise, there's a good chance that they're just out to get your money any way they can.

Another red flag is when someone asks you to sign over your deed or asks for a power of attorney. Some scammers claim that they will make payments on your behalf if you sign one of these documents and make payments to them. But there is no logical reason to operate in such a manner.

There are scams out there that target those who are seeking DIY loan modification. But there are also some helpful kits available. Before you buy, do some research on the product and the company that offers it. If everything checks out and the price is reasonable, there should be no harm in proceeding. A DIY loan modification kit is no substitute for an experienced attorney, but it can help you save your home at a fraction of the cost.

Do You Know How Much You Owe?

In today's society, we tend to accumulate debt without giving it much thought. That was once seen as a sign of severe irresponsibility. But it has become so common these days that it seems more like a matter of mimicking what we see around us than a character flaw.

With consumers getting into more debt than ever before, it's no surprise that many have no idea just how much debt they are in. They get the bills each month, but instead of looking over the finance charges and account balance, they only take note of the minimum payment. Bill collectors might call to remind them of their balances,

but those who are in over their heads often let the answering machine get it rather than talking to them.

Whether you're managing your debt well or struggling with it, it's important to know how much you owe to each creditor, and how much you owe all together. In this case, ignorance might seem like bliss, but it's actually quite dangerous. If you have no idea how much you owe, it's hard to come up with a plan to get out of debt.

If you can't at least come up with a good estimate of how much you owe, now is the time to sit down and take inventory of your debts. Here's what you need to include:

- * How much credit card debt do you have? The balance of each card should be included on each of your monthly statements. Get out your latest ones and add them up. And while you're at it, see how close you are to your credit limit on each card. If you're down to the wire, you'll need to take care not to charge any more and try to start paying it down.
- * What is the balance on your mortgage, your car loan, and any other loans you have? If you don't get monthly statements for these debts, call your creditor and ask for your balance. In the case of home and car loans, it's also important to know how much equity you have.
- * Do you have any unpaid medical bills? We often forget about these, but it's important to get them paid because they do show up on our credit reports. In some states they can't officially be held against us when obtaining credit, but they are there for anyone who does a credit check to see.
- * What about student loans? These can haunt us long after we've finished college. Interest on student loans is usually relatively low, but if you request a deferment or forbearance it can add up in a hurry.
- * Do you have any other debts that haven't been paid? If you're not sure, get a copy of your credit report. Any outstanding debts should be listed.

Once you've added up how much you owe, you'll probably be more motivated to get it all paid off. The next step is to take a look at your spending habits and see where you can cut back. If you cut out excess spending and put the money saved toward eradicating your debt, you'll get rid of it much sooner. And knowing that you don't owe anything is truly a wonderful feeling!

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Dorm Living and Other Money-Saving Tips for College Students;

Most college students get some help from their parents, and grants and scholarships often pay a portion of their tuition. But unless you or your parents are independently wealthy, you will probably have to pay some expenses yourself. It's not like living at home – you'll be responsible for having a place to live, eating, paying for travel and entertainment and more.

If you're going to school full-time, you'll have a limited number of hours each week to work and earn money. So it's important to learn how to cut costs and live on a budget. Here are some money-saving tips that will help.

* Find the least expensive living arrangement that will meet your needs. In many cases, this is living in a dorm room on campus. But be sure to check prices on apartments off-campus (unless you're a freshman who is required to live on campus). In some cases they are cheaper, especially if you get a roommate. Of course, if you live close enough to the college to commute from your parents' house, that would be the least expensive option.

* Get a meal plan and use it. Even if you're not required to have one, it's much cheaper than eating out. And if you live in a dorm room, cooking isn't really an option. If you live off-campus, however, you may be better off buying groceries and preparing your own meals.

* Speaking of groceries, pay as little for them as possible. Buy store brands, keep your eyes open for sales, and use coupons. Even if you're only buying snacks to have on hand in your dorm room, you can save a surprising amount of money by doing these things. And on a related note: stay as far away from the campus vending machines as possible. You can get the same things from the grocery store for much less.

* Frequent campus events. This will keep you from getting bored and spending a lot of money on entertainment. And as an added bonus, many of them offer free food. That's one less meal that you have to pay for.

* Instead of going out to clubs or expensive restaurants on the weekend, go to house parties or stay in and watch a movie. You can borrow movies for free from the library, or get a Netflix membership and pay one low price to rent unlimited movies each month.

Saving money is always a good thing to do, but during the college years it's especially important. By watching your spending, you can stretch limited funds

further. And it doesn't mean that you can't have any fun. If you save money on everyday expenses, you'll have more money to put toward having a good time. You can use some of the money you save to do fun stuff, too.

Easy Solutions to Clean Up Your Bad Credit;

Bad credit can make life much more difficult than it should be. You may have trouble qualifying for loans and credit cards, and if you do get them, they might have high interest rates. Current creditors might raise your interest rates. You might even have trouble getting a job or signing up for utilities.

It's no fun when your credit haunts you in everything you try to do. But it is possible to get your credit back on the right track. Here are some simple steps you can take to get your credit report back into shape.

* Take a good, long look at your credit report from all three bureaus. You can get a free copy of each once a year, so take the opportunity to do so. Then scour it for errors. If there is something on there that you don't recognize, or if a creditor has reported incorrect information, file a dispute with the credit bureau or bureaus that list that information. They are required by law to investigate, and if the information is found to be false, it must be removed.

* Get caught up on your payments. If you're currently behind, that will seriously impact your credit score. If you have a past delinquency but are now current, it will have an effect, but it won't be nearly as serious. So if you're having trouble making your payments, talk to creditors and see if they will accept reduced payments and bring your account current. Many will be willing to work with you.

* Pay your debts down. When you have one or more credit cards that are maxed out, your credit score will suffer. Stop charging for a while and put as much money as possible toward lowering your balances. Soon your credit score will start rising.

* Those with high balance to credit limit ratios can sometimes benefit from getting another card, as long as they do not use it. This gives you more available credit, lowering that ratio and hence improving your credit score. But if the temptation to charge would be too great, you're better off just trying to pay off the debt you already have.

* If you have a lot of past credit problems that are still haunting you, try getting a secured credit card. These cards require a deposit to secure your credit line, but they will help you rebuild your credit as long as you keep up with your payments. After making payments on time for several months, you may be allowed some unsecured credit as well.

There's no way to instantly improve your credit. But by following these steps, you can improve it in a few months' time. Good luck!

Easy Ways to Improve Your Gas Mileage;

The price of gas varies from city to city, but no matter where you go, it's not cheap. Many drivers have sought to cut their spending on gas by driving less. While this is certainly a good strategy, we can't stay home all the time. Here are some tips for using less gas when you do drive.

* Avoid rapid acceleration and braking. Accelerating too fast uses much more gas than building up speed more steadily. When you see that you're going to have to slow down or stop, let off the gas well ahead of time instead of slamming on the brakes at the last second.

* Drive at a reasonable speed. For most vehicles, the optimal speed for fuel economy is about 55 miles per hour. When you get above 60 mph, fuel economy drops rapidly.

* Use cruise control when possible. This keeps your vehicle moving at a steady speed, which translates to greater gas mileage.

* Make your vehicle as light as possible. Take things that you don't need out of the trunk, and remove heavy accessories that aren't necessary. The exception to this rule is any accessory that makes your vehicle more aerodynamic, such as a bed cover for a pick-up truck.

* Take the interstate instead of the back roads. When you're driving on interstate, there's usually no stopping and starting. The road is also straighter and better maintained, so you won't even have to slow down and speed up as much.

* Check your air filter. A dirty air filter can significantly reduce your fuel economy. How often it needs to be changed depends largely on driving conditions. If you live in the city, once a year might be sufficient. If you drive on dusty rural roads regularly,

you will need to change it more often. If in doubt, remove it and see if there is a lot of dirt in the crevices. If there is, it probably needs to be replaced.

* Keep a tire gauge in your glove box so that you can check your tire pressure regularly. Underinflated tires can have an adverse impact on gas mileage, and they also wear out more quickly than those that are properly inflated.

* Use the air conditioner only when necessary. Air conditioning can wreak havoc on your gas mileage. But if you're driving at moderate to high speeds, you're better off using the air conditioner than riding with the windows down. That's because leaving the windows down creates wind resistance.

Don't spend more than you have to on gas. By doing these simple things, you can greatly increase your gas mileage and keep more money in your wallet.

Everyday Ideas to Add Extra Dollars To Pay Down Your Mortgage;

When we think of getting out of debt, we often forget about our home. Our mortgage is one of the biggest debts that we will ever have. With a little effort, adding money to your payment each month can make a world of difference.

You may have heard about paying down your mortgage before. The concept is a valid one. It revolves around turning your 30 year mortgage loan into half that to pay off your house sooner.

Why would you want to do that? Well, then you will own your house free and clear. Any time that you need a loan, you are able to borrow against the equity you have built in your home. Especially in a poor economy, you won't have to worry about the roof over your family's head. That in itself is a big load off of anyone's mind.

Here's how it works. When you make a payment to the mortgage company each month, part of the mortgage goes towards the principal and a portion goes towards the interest. By adding a little money to that payment, say an additional amount equal to the principal payment, you can cut out an extra payment and avoid the interest for that month. But, you have to specify on your payment coupon that you want the extra money to go towards "principal only."

So where do you find the money to make this happen? Many people are tightening the belt at this time to squeeze out extra money. Even if you could send an extra thirty dollars, you can cut two to three years off of your mortgage.

Take a look at your budget. Is there anywhere you can cut costs? How about that latte in the morning or the trips to the fast food restaurant? The money that you save from cutting back on outside dinners and more expensive coffee can give you at least 50 or 60 dollars to add to the pot.

Each year, after the fifteenth of January, we are able to file our tax returns for the previous year. Allotting a portion of your return to paying down the mortgage will go a long way to helping cut out several years of payments.

Hold on to your change. This sounds funny but it works. Collect any loose change from your pocket into a jar. At the end of the month, before the mortgage is due, take the money to a counting machine. They have those in grocery stores and banks now. Use what you have accumulated to add to your mortgage payment against the principal.

A non-painful way of collecting money is to have it sent to your savings account when you get paid. You could spend that extra twenty or forty bucks without thinking, but this way it is already tucked away towards your mortgage.

These ideas are just to get the creative juices flowing. Even a few dollars can make a big difference in how many years you will owe on your mortgage.

Facing Foreclosure/Bankruptcy? Loan Modification Might Be the Answer;

If owning a home is a major component of the American Dream, then foreclosure must be the American Nightmare. Unfortunately, foreclosures have become all too common in America as well as in other countries. With job security becoming a thing of the past and home values falling, many home-owners are having trouble making their mortgage payments and are unable to sell their homes at a price that will pay off their mortgages.

Foreclosures have become so frequent that many banks have had a hard time keeping up with them. And since the banks often lose money when they have to foreclose,

many are willing to work with home-owners to help keep them in their homes. In many cases, that means that they are agreeable to loan modification.

Just as it sounds, loan modification is an alteration of the terms of a loan. When it comes to a mortgage, modifications may include reduced interest, lower payments, a plan to make up missed payments, or a combination of these. A loan modification is not the same as refinancing, because there is no new credit check and the borrower does not have to pay closing costs.

Not just anyone can get a loan modification, however. There are a number of conditions that must be met. These include:

- * The borrower must experience some sort of financial hardship. There must be a reduction in income due to job loss, reduction of hours worked, illness, failure of the borrower's business, death of a co-borrower, divorce, or some other unforeseen situation.
- * Some lenders will only offer loan modification to borrowers who have missed one or more payments. Still, it's usually a good idea to contact your lender at the first sign of trouble, even if you haven't missed a payment. The sooner you can stave off a foreclosure, the better.
- * The borrower must be able to pay the new monthly payment. That means that there should be at least some money coming in from some source. If you won't be able to make a reasonable payment each month, the lender will probably suggest selling your home for a price lower than the amount owed, which is known as a short sale.

If you are facing foreclosure, it's important to seek a remedy right away. Loan modification can take time, and by the time you get a notice of foreclosure, that's something that you don't have much of. To get the ball rolling, you'll need to write a hardship letter explaining your situation to your lender. This letter will determine whether or not they are willing to work with you. Alternatively, you can seek help from the government or from a HUD certified housing counsellor.

Foreclosure can leave you without a home, and its emotional toll can be devastating. But if you're proactive about getting help, it can often be avoided. Whether you're having trouble getting the money together to make your payments or are already behind, getting help quickly is crucial.

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Family Piggy Bank: A Fun Way to Save for Family Fun;

Most of us had piggy banks when we were young. Our parents or some other thoughtful adult often gave them to us as a way of teaching us how to save money. When it came time to empty it, we were delighted to have a few dollars that seemingly came out of nowhere. And we took it out and spent it on candy, a toy, or something else that we wanted.

But all too often, when kids become adults, they forget about those savings lessons learned in their younger years. They spend every last cent out of each paycheck, and they end up without anything left over. Wouldn't it be great if we could save up some money to have fun with as easily as we did in our youth?

Actually, there's no reason why we can't. A family piggy bank works just as well as those piggy banks that we had as kids. And with the entire family chipping in their change, it can add up much faster than it would with just one child contributing. Here are some tips for having a successful family piggy bank.

- * Get the family together and decide what you're going to do with the proceeds beforehand. Maybe everyone would like to go on a trip to Disney World, or perhaps a new home theatre is on your family's wish list. Talk it over, and take a vote if necessary. Having a concrete goal will help motivate everyone to pitch in as much as possible.

- * Find out how much money you need to make your goal happen. If you're planning a trip, be sure to include everything, from travel and lodging to tickets and meals. Prices may change by the time you save up the money, but at least you'll have a general idea of how much your family needs to save.

- * Find a nice, big bank. Since you're saving up for something big, it's good to have a large container for the change so that you won't have to empty it so often. It's also a good idea to use a bank that allows you to remove the money without breaking it, because you may or may not have enough money to meet your goal with one filling.

- * Keep the bank in a place where everyone in the family will see it often, and remind family members periodically to contribute. It's easy to forget about saving your change as time goes on, so take it upon yourself to make sure everyone is putting money in from time to time.

If everybody contributes regularly, the change will add up much faster than you think. In a few months, you may have enough to meet your goal. The family will get a special treat, and the kids will learn first-hand about how beneficial saving money can be.

Financial Tips for Newlyweds;

Getting married is a fantastic time. It's a time to learn each other's habits, to learn to live together and to begin to merge your finances and create a plan for the future. However, when it comes to finances it can also be a challenging time. Everyone has their own idea about how to manage money and what priorities to set. Here are a few financial tips for newlyweds to help get started on the right foot.

#1 Be honest with each other. This is actually important to do before you get married. If you have debt, let your partner know. If you have a poor credit, let your partner know. And discuss your financial upbringing, money habits and spending choices with your partner before your marriage. Springing a mound of debt on them once you've tied the knot isn't a great way to start off your life together.

#2 Establish an emergency savings right away. Whether you decide to have a joint account as a couple or separate accounts, it's important to have money set aside for emergencies. Not only to cover minor expenses like a new transmission, but also major expenses like unemployment.

#3 Pay off all debt right away. Once you have a bit in your emergency savings account, make sure to pay off all debt. Then you can begin to build your emergency savings account to cover things like unemployment. Saving for six to nine months of unemployment is recommended.

#4 Get life insurance. Bad things happen and in order to make sure your loved one is protected, get life insurance regardless of your age.

#5 Create a savings, investment, and budget together. Even if you have separate accounts, it's important to create a plan together. Determine your joint financial goals and how you're going to achieve them, and decide on your monthly budget.

#6 Make sure both of you are invested and responsible for your finances. Money matters are the most common cause for arguments, stress and divorce. Avoid this at all costs by being 100% up front with each other about your financial habits, goals and issues, and make sure that you're both on top of your spending, savings and financial decisions. When one person controls the money it can unbalance the relationship. It puts the other person at risk if something happens to the person that controls the money or if the marriage breaks up.

Starting your life together can and should be a joyous time. Even if you both have different spending habits, financial goals and philosophies, there is a way to make it work. Be honest with each other, create a plan that works for both of you and forge a financial partnership for life.

Financial Tips for Unmarried Couples;

In this day and age, there are plenty of couples who live together outside of the bonds of marriage. Marriage isn't for everyone but it does pose some unique issues when it comes to handling the finances. Here are some tips for those couples.

As an unmarried couple, you are not considered by law to be family. Some states have common law rules on the books but you'll want something more substantial to cement your finances should it ever come to that.

While you may love with your heart, it is prudent to think about your finances with your head. Since you are not married, you will want to keep a separate account for each person. This is where your paychecks can be deposited. When it comes time to pay the bills, use a joint account to funnel money into to handle such payments.

When it comes to buying big ticket items together, make a decision about whose name it will be registered in. If you purchase it together, then both names should be on it at the time of purchase. Anything that will be used by only one half of the duo can be in that person's name and paid for with their money. Trying to recoup money given to help the other person in court can be tricky, especially without a receipt. And, if you are planning to be together for a long time, you won't ask them for one at the time.

Then, there is your will. It is always important for couples to have a will, especially if they have kids. This way, your children are provided for by letter of the law. With unmarried couples, any properties that you buy together needs to be accounted for in a will so that it passes on to the surviving partner or the person you specify. Even if both names are on the house or condo, you can specify that your half goes to your partner instead of surviving members of your family.

One advantage that unmarried couples have is when it comes to tax time. Both partners can claim head of household and file separately. If you have a child, one person can claim the dependent and any child tax credits they may be due based on their salary. You may be entitled to more money at tax time than you would have if you were married.

Always keep good records. This goes for all couples but especially those who have no familial ties according to the law. That way, should the relationship end, untangling your assets won't be a disaster and cause more hard feelings.

Since more and more couples are living together instead of getting married, it is important that they consider their financial situation in the relationship. The above tips can help you get started.

Frugal Entertainment Tips for Families;

When you're single, knowing how much money you've got coming in and adjusting your spending accordingly will keep your finances in order. But when you've got a family to take care of, budgeting takes on a new level of importance. Having kids isn't cheap, and surprise expenses have a way of coming at you from all directions.

Some families don't bother with a budget, and this can cause serious problems. Others budget like crazy, cutting out all but absolutely essential expenses. But we've all got to have a little fun every now and then. Finding a happy medium will keep everyone happy without putting a strain on the finances.

Entertainment is one of the first areas where many families make budget cuts. Here are some frugal entertainment ideas that the whole family will enjoy.

* Take a trip to the park. It's free, and you can make a day out of it if you want. Pack a picnic lunch, walk the trails, and let the kids play. The only cost will be transportation, and if you're within walking distance, you won't even have to pay for that.

* Go camping. You'll need some equipment such as tents, sleeping bags and a camp stove, but once you've got that out of the way camping is very inexpensive. Campgrounds rent out space for tents at reasonable rates, and if you know someone with some land, they might let you camp there for free. If all else fails, you can always set up a tent in your back yard!

* Have a family game night. Break out the board games, or have a tournament featuring a favourite video game. If you've already got games, this won't cost you a dime. If you don't have any, most board games and card games are relatively inexpensive and will provide you with entertainment at no additional cost for years to come.

* Plan a movie night. Borrow a movie from the library, get a Netflix membership and borrow unlimited movies for a low monthly fee, or rent a movie from your local Redbox for \$1 a night. Add some popcorn and drinks, and you're all set for an evening of family fun!

* Visit a museum or petting zoo. Some of these attractions have free admission, and many others offer discounts for kids. Museums and zoos are both fun and educational for the entire family.

* Go to the movies, but don't pay full price. If there's a dollar theatre in your area, the whole family can take in a flick for next to nothing. If you want to go to the big theatre and see a new release, go to the matinee. It's much cheaper than going in the evening.

There are plenty of options for family fun on a budget. The most important thing is to spend quality time together, and all of these activities allow for that. The next time the kids start getting bored, there's no need to dip into the bill money or emergency fund. Do something cheap or free!

Frugal Entertainment Tips for the College Student;

High school students often look forward to college with great enthusiasm. For the first time in their lives, they will live separately from their parents. They will have lots of freedom, and in their minds that translates into lots of fun. But when the reality of a tight college student budget sets in, they are often disappointed.

The primary purpose of college is learning, but it's also important to have some fun during these last few years before entering the "real world." Here are some entertainment options for students that are enjoyable yet inexpensive.

* Participate in campus sports. Whether it's the college league team or intramurals, it will keep you busy and force you to get regular exercise. You'll also meet more

people, and that means that you get more opportunities to be invited to parties and other inexpensive events.

- * Join a club or organization. They often organize activities that are free, or in which you can take advantage of a group discount.
- * Go to college theater productions, film showings, concerts and dance recitals. These events are sometimes free for students, and if not you'll get a nice discount on admission. And they're held frequently, so if you keep abreast of upcoming events, you'll never have the problem of having nothing to do.
- * Avoid going to the movies at night. Instead, catch the weekend matinee showings. Tickets are usually significantly cheaper, and the theater isn't nearly as crowded.
- * Have regular movie nights in your dorm room or apartment. Borrowing movies from the library is free. Or if you've got to see that hot new release, look for a Redbox location in your area, where you can rent movies for a dollar a night. If you're a big movie fan, a Netflix membership can save you money over going to the video store.
- * Host a video game tournament. It won't cost you a dime if you have the game system and game, and it will be lots of fun.
- * Keep your student ID handy. Restaurants and other establishments in college towns frequently offer discounts for college students, but you'll need your ID to get them.
- * If you plan to go out to eat, have a snack beforehand. That way you won't eat as much at the restaurant, and hence won't spend as much money. And skip the alcohol and dessert. Prices on these items are especially high.

A limited budget doesn't have to mean limited fun for college students. If you choose your activities wisely, you can enjoy yourself without spending a ton of money. You might not be able to hit the clubs every night, but you can still have a good time.

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Frugal Family Room Makeover Tips;

The family room is one of the most trafficked rooms in the house. That means that family members see it often, and that means that the décor can get tiresome in a hurry. In order to make the family room fun and inviting, it's a good idea to change it up frequently. But redecorating can be costly, so most families just leave it as-is for years at a time.

If you're on a budget, you can give the family room a makeover for less than you might think. Here are a few ideas to get the creative juices flowing.

- * Use paint to give old furniture a new look. Coffee tables and end tables can take on a whole new appearance when their colour is changed. You may not even have to buy the paint. You can use partial cans left over from other projects if you have them, or check the local trading post publication or Free-cycle group for leftover paint that others are giving away.

- * Buy second-hand furniture. You can find great deals on pieces in good condition at thrift stores, flea markets and yard sales. There are also deals to be found in the local classifieds.

- * Put your sewing skills to use. If you have a sewing machine, you can create curtains in a snap. Pillows are also easy to make. And your fabric choices are virtually unlimited. Craft stores have lots of colours, patterns and textures to choose from, and if you can't find what you're looking for locally, you can probably find it online.

- * Recycle old calendars, magazines and picture books and turn them into wall art. Just tear or cut out a page, frame it, and hang it up. Or use your kids' artwork. You can find inexpensive frames to use at the dollar store, or you can make your own by cutting them out of cardboard and covering it with contact paper.

- * Decorate with family photos. You can get cheap prints online from Kodak or Shutterfly. Have some of your favourites done in various sizes, and display them in a collage frame or individual frames. Change the photos from time to time for a different look the easy way.

- * Add some lighting. You can find cheap decorative lamps to place on end tables at discount stores and flea markets. Candles also add a cozy touch. Place them in votive cups or wall sconces, and light them in the evenings for a nice, warm glow.

Giving your family room a new look doesn't necessarily require a lot of effort or expense. Just a few small changes can make a big difference. And if you make a few changes here and there, you can keep the room looking fresh at all times.

Frugal Game Night Fun;

When the economy is not at its best and our budgets are tight, we often cut back on entertainment. But you know what they say about all work and no play. Not only does it make life dull, it's not good for our mental health. So instead of giving up everything that's fun, why not just choose less expensive ways to have a good time?

One way to do this is to have a game night with friends and family. Here's how to set up a fun-filled evening at a bare minimum of expense.

- * Invite guests by phone, or design invitations on your computer, print them out, and deliver them by hand. Invite as few or as many people as you like, because they will be helping out with the expenses.

- * Ask each guest to bring a game of some sort from home. It could be a card game, board game, or some other type of game, as long as it's appropriate for all ages that will be participating.

- * Also ask each family to bring some sort of snack and a bottle of soda, juice or tea. The snack doesn't have to be anything elaborate. Chips, pretzels, peanuts or gummy bears are perfectly suitable choices, because the night will be more about playing games than eating. Or if you prefer, you could start early and have a potluck dinner before you play games.

- * Break out your CD collection and find some good tunes for the evening. If you don't have much to choose from, hook your MP3 player up to the stereo or burn a CD for the occasion. Include a variety of music so that everyone can hear something they enjoy.

- * Pick up a snack, a drink, and some cheap paper plates and cups at the grocery store. If you want to decorate, buy a pack of balloons from the dollar store, blow them up, and tape them up in the corners. Leave a few loose in the floor for kids who are too young to play board games to entertain themselves with.

- * How the party is structured will depend on the number of guests. For a small party, everyone could play one game and then move on to the next when that one is done. For larger parties, you could set up stations with the various games and divide the guests up into groups. Each group can play a game, and when everyone is done, the groups can move to the next game on their right.

Game nights provide an inexpensive way to socialize and have fun. If you're looking to trim your entertainment budget, they're the perfect solution.

Frugal Green Home Decorating;

Interior decorating isn't the most environmentally friendly pursuit. Replacing existing décor often results in a lot of waste, and paints and other substances used often have harmful chemicals in them. But you don't have to destroy the environment to make a change in your indoor scenery - you can decorate your home and still be green. Here's how.

- * When painting, use paints with low or no volatile organic compounds (VOCs). VOCs are compounds that improve the performance of the paint, but they also release toxic emissions into the air for years after the paint is applied. Fortunately, most paint manufacturers have begun producing high quality low- or zero-VOC paints.
- * Repair or rework old furniture if possible instead of trashing it. You can give an old chair or couch new life by adding a slip-cover or reupholstering it. Wooden tables and chairs can be painted a different colour or decouped.
- * Find new uses for old pieces. For example, a TV stand that you no longer use could serve as a shelf to display collectibles. You could disassemble a broken table and make a wall shelf out of it. Think outside the box, and you can come up with another use for just about anything.
- * If you need to replace furniture, buy it used. It's much cheaper than buying new, and it helps keep bulky items out of the landfill. On a related note, try to avoid taking your old furniture to the landfill when you're done with it. Sell it, donate it, or give it to someone who can use it.
- * Create cheap yet stylish storage boxes by covering old cardboard boxes with fabric. Coat the box with a light covering of craft glue, cover with fabric, smooth out the wrinkles and let dry. Use fabric paint to label the boxes or add more decoration.
- * Use items found in nature to create decorative pieces. You can create lovely centre-pieces and wall décor using things such as pine cones, twigs, dried flowers and rocks.

* Decorate with live plants. Live plants improve the air quality in your home, add a nice natural scent, and look beautiful. Tall plants can be placed in a large pot or basket in the corner, and smaller ones look nice on accent tables.

* In the fall, decorate with gourds such as pumpkins and squash. They look great alone, grouped with other fall items, or placed in a basket or cornucopia. And best of all, they have a long shelf life, so they can be eaten when you're done displaying them.

It's a common misconception that eco-friendly decorating is expensive. In fact, the opposite is usually true. Decorating with minimal impact on the environment tends to have a minimal impact on your wallet. So the next time you are ready for a change, try to reduce, recycle and reuse.

Frugal Valentine's Gift Ideas;

Some people go all out for Valentine's Day. Others refuse to celebrate it because they say it's too commercial. And then there are those who like the idea of a holiday that's focused on showing their partners how much they care, but do not have the money to buy expensive gifts.

If you listen to all of the Valentine's Day ads, it's easy to get discouraged because you can't go out and buy the object of your affection an expensive diamond or a room full of roses. But if you keep in mind that Valentine's Day is a time show your love and have a good time together, it's easy to see that high-dollar gifts are not necessary. Here are some gift ideas that your partner will love that won't break the bank.

* Make a CD of your favourite love songs. Be sure to include any songs that have special meaning to you as a couple, such as your first wedding dance. To make it a real surprise, pop it into your partner's car CD player without him knowing about it so that it plays when he goes to work.

* Write your lover a poem, or paint her a picture. If you're artistically inclined, nothing says love like a piece of your work dedicated to your one and only. Have the work framed for an extra special touch.

* Make a coupon book. Create some coupons on your computer or by hand for things like breakfast in bed, back rubs and home-cooked meals. These loving gestures will show your affection long after Valentine's Day is over, and they don't cost anything.

* Put together a spa gift basket for your partner. Include some bubble bath, lotion, massage oil and other goodies. Then present it to the one you love and spend the evening putting it to good use together.

* Give flowers, but don't go overboard. A dozen red roses are considered by many to be standard protocol for Valentine's Day, but roses are far from frugal. If your partner adores roses, consider giving her one or two long-stemmed roses instead of an entire dozen. And if she likes other flowers just as well, buy her some carnations, lilies, or a bouquet of colourful wild flowers.

* Instead of expensive gourmet chocolates, bake your partner a cake. Draw hearts and write a love note on it with red or pink icing. You could also bake some of his favourite cookies or brownies and write short notes similar to those found on conversation heart candies on them with icing.

On Valentine's Day, most of us want to give our partners a thoughtful and romantic gift. But we don't have to overextend our budgets in order to do so. These gift ideas are quite inexpensive, but they do a fine job of showing your affection.

Frugal Ways to Decorate Your Baby Nursery;

There are a lot of things to think about when there's a baby on the way. You've got to come up with the perfect name for your little bundle of joy. You have to line up childcare when it's time to go back to work, or make plans to stay home with the baby. There are clothes, diapers and supplies to buy. And there's a nursery to decorate.

Decorating the nursery is a favourite part of new baby preparations for many parents. Until it's done, you just don't feel like you're ready to welcome your child into the world. So many mums- and dads-to-be go all out, buying expensive designer cribs, bedding and décor. But if you're on a tight budget, that's money that could be better spent on more practical things.

That doesn't mean that you can't decorate your baby's room in style, though. It just means you'll need to go about it a little differently. Here are some tips.

* If there's a certain motif you want to use in the nursery, create a baby registry and make sure that your shower organizer lets invitees know where you're registered.

That way guests will be likely to purchase the items you've selected in that motif. But keep in mind that if you choose a lot of expensive items, you might not get them, because your guests may be on a budget too.

* Don't get your heart set on doing everything in a certain motif. If you don't get all of the things you want at your shower, you might have to go with something else. If you get some of the items you wanted, however, perhaps you can buy the rest in a color that co-ordinates with them.

* Make some of the items for the nursery yourself. You could buy some fabric featuring the characters you want to feature in the nursery and make all sorts of things out of it. Curtains and blankets are easy if you have a sewing machine. You could also make decoupage wall hangings by cutting the characters out of the fabric and using Mod Podge to adhere them to a piece of wood, then top with another coat of it. And framed pages from children's books or calendars also make lovely wall art.

* Visit consignment shops, flea markets and yard sales. You can often find great deals on gently used nursery items at these places.

* Go to outlet stores, or shop from the outlet section of your favourite online baby store. There are spectacular deals on new items to be found here. Some might have minor flaws, but in many cases they've simply been discontinued by the manufacturer.

Decorating your nursery on the cheap doesn't mean it won't be beautiful. With a little creativity, you can make it look just as wonderful as it would if you had spared no expense. And best of all, you'll have more money to spend on diapers, formula, and those adorable baby clothes!

Gold: A Good Investment Alternative?

Investing is still a viable part of your economic future. We all want to retire one day and investments work together to help us build that monetary cushion to live on well into our golden years. So is gold a good alternative to some other types of investments?

You may have heard a lot about gold lately. It seems that everyone is buying it by the bucket load. Jewellery stores, pawn shops and independent merchants are asking for

our gold and offering top dollar. Many are taking advantage of it because of the changes in the economic winds.

As an investment for your portfolio, gold has both good and bad points. Once you know them, you can decide if it is the investment for you.

Pros;

Gold is a currency used in several places around the world. It can be bought in bricks, coins, jewellery and the like. It is one of the world's most precious metals. To its credit, gold is always going to be around. It can be melted and changed in shape but it won't disappear. It will hold some sort of value for you if you own it.

Gold prices are based on the value of the American dollar. In a rough economy, the price of gold has dropped. This means that the moment is ripe for buying it. The economy will bounce back eventually and the price of gold will rise.

The price of gold is not dependent on the usual markets that we watch for stocks and bonds. When stocks are shaky, gold is not affected. In industrial uses, gold is quite popular right now and in demand.

Cons;

This isn't the gold rush of '49. Owning a bar of gold won't make you rich. In fact, it will just sit in your vault in the form of collectable coins and gather dust. Each day doesn't necessary bring an appreciation in price of your commodity. What gold was worth yesterday may be the same price you would sell it for tomorrow.

Gold costs. It doesn't pay you like other investments in your portfolio. In fact, if you own a lot of it, you will be paying to keep it in your safety deposit box or elsewhere until you sell it. If you are waiting for a certain value to be achieved, that could mean holding on to it for years.

The laws of supply and demand apply to gold. If the market becomes too saturated with it, then the gold you have amassed won't be worth a nickel. The price is hard to predict because of this fact and many others.

So, will you invest in gold? Having a little in your portfolio won't hurt, but avoiding any big investment is prudent thinking. Your money may serve you better in other areas.

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Golden Rules for Saving Money on Your Weekly Food Bill;

Food is one of the necessities in life. It's also something that most of us spend entirely too much money on. Even those who think they're doing well when they do their grocery shopping are often paying more than they need to for their families' food.

By following a few simple rules, you can greatly reduce your weekly food bill. Here they are:

1. Avoid eating out. Going to restaurants is enjoyable, and it's easier than cooking for ourselves. But it's also very expensive compared to eating at home. While there's nothing wrong with enjoying an occasional meal at a restaurant, most of us do so entirely too much. Cooking at home is much more cost effective.
2. Cook from scratch as much as possible. Few of us have the time to bake all of our own bread or make all of our own snacks. But by using more raw ingredients and less pre-packaged foods, we can save a great deal of money. And freshly cooked food tastes much better and is more nutritious than pre-packaged items, so your family will thank you for it.
3. When shopping, make sure you're getting the best possible deal on each item. Figure up the per-unit cost of each package of everything you buy. For instance, when buying juice, divide the price by the number of ounces in the bottle to determine the price per ounce. This will tell you which size bottle is the best deal.
4. Don't rule out store brands. For the most part, they are of comparable quality to national brands but priced much lower. Give them a chance, and you might find that you like them just as well.
5. Comparison shop. Comparing prices at different supermarkets could save you a surprising amount on your grocery bill. But don't drive all over town every time you go shopping. That will cost you more in gas than it will save you. Find the store that consistently has the lowest prices on most of the things you buy, and stick with it unless you hear about a great deal on something you use a lot of at another store.
6. Shop wisely for produce. Buy fruits and vegetables that are in season, because they are much less expensive than those that are out of season. And buy from the local farmer's market or co-op if possible. Their produce is usually significantly cheaper since it is grown locally and doesn't have to be transported far.
7. Use coupons wisely. Coupons can save you lots of money, but you're better off not using them if they are for something that you would not normally buy. Clip only coupons for items that you would buy even if you didn't have a coupon.

8. Go shopping in the right frame of mind. Eat before going to the store so you will be less likely to make impulse buys, and leave the kids at home or with a sitter if possible. This way you can focus on buying only what you truly need.

Have a Romantic Evening at Home and Save;

In the beginning of most relationships, romance is not in short supply. But as time rolls on, we get more comfortable with our partners, and often as a result, less romantic. And once there are children in the picture, we tend to forget what romance is.

In order to keep your relationship strong and be good parents, however, it is very important to keep the romance alive. Unfortunately, that can be hard to do when you've got the kids to deal with, and perhaps a limited budget. But it's not impossible. Having a romantic evening at home can rekindle your passion for your partner without putting a strain on the bank account. Here's how to do it.

1. Plan around the kids. If your children are in school, perhaps they participate in extracurricular activities that take them away from home on some nights. If they're younger, maybe you could take them to spend the night with the grandparents. And if all else fails, you can always schedule the festivities after their bedtime.
2. Cook your significant other's favourite dish for dinner. It's much cheaper than ordering out, and he or she will appreciate it more because you took the time to make it. If your partner likes to try new things you could attempt a new dish, but make sure it's not too complicated. If you have a kitchen mishap, it could put a damper on the entire evening.
3. Dress up just like you would if you were going out to a fancy restaurant. Even though you're staying home, getting all gussied up for that special someone is a wonderful way to show your affection. So break out the fancy dress and the high heels, or the suit and tie.
4. Get a good bottle of wine for the occasion. It doesn't have to be the most expensive vintage you can find. The best you can afford will do. Or if you really want to celebrate, pick up some champagne or sparkling wine.

5. Don't forget the fresh flowers. You don't necessarily have to spend a lot of money on them. You could even pick some out of the garden and arrange them in a vase. Roses are the universal symbol of love, but carnations, or even tulips or lilies, will do just fine.

6. Put on some romantic music and enjoy one another's company. After all, that's what a romantic evening is all about, isn't it? Even if you can't go all out, having some time alone together will do you and your partner some good.

A romantic evening doesn't have to cost a bundle. You can have just as much fun together at home as you would if you went out, and you'll also have more privacy. You could even make it a once-a-month (or once-a-week) event if you like!

Home Organizing On a Budget;

Organizing your home is a satisfying and empowering process. Making sure everything has its place makes you more productive, efficient and it certainly eliminates the stress clutter and lost items can cause. However, those lovely organizing items you find at the home stores can be so expensive. Good thing you can organize your home beautifully on a budget! Just follow these five tips:

#1 Cereal boxes. Cereal boxes can be used to create magazine holders. The first step is to cut the top off the box by removing the flaps. Then, with one skinny side of the box facing you, remove the skinny side so there's only about three or four inches at the bottom. The remaining bottom portion will keep your magazines in place while the cut away portion will allow you to see the titles of your magazines.

You can further enhance or decorate the cereal boxes by using duct tape to cover and strengthen them or by covering them with decorative paper or paint. Place several magazine holders side by side to keep your magazines organized and presentable.

#2 Cylindrical containers. Cylinder containers, like an oatmeal container, make for excellent utensil holders. Simply decorate the outside with decorative paper, duct tape or paint, place on your kitchen counter and fill with wooden spoons and tall utensils. You can also protect the bottom of the container, should your counter become damp, by using the lid as a protector on the bottom or by coating the bottom with duct tape.

#3 Tin cans and mason jars are excellent for desktop or garage storage. Clean the cans and jars out, throw away the lids and make sure there are no sharp edges. You can store pencils, paper clips, screws and nuts and even small tools like screw drivers in cans and jars. You can also paint cans to make them color co-ordinated and match your home décor.

#4 Large shipping boxes can be used to organize and store clothing in your closet. Remove the flaps from the top of large shipping boxes. Cut away one side of the box and place on a shelf in your closet. It's perfect to store folded sweaters, shoes, and other stackable items.

#5 Miscellaneous knobs and hooks. Mount miscellaneous knobs and hooks on a piece of wood to create a great way to hang keys, coats, belts and ties - you name it! Paint or stain the wood and mount it where you need it.

Home-made organization takes a little creativity and a bit of elbow grease, but the results are amazing and you don't have to spend a fortune on it.

How Can a Professional Debt Negotiator Help?

Being in debt over your head has a way of making life miserable. It can be difficult coming up with the money to make even the minimum payments, and that means you'll have to pay additional fees. And even if you are able to scrape together the minimum payment for everything each month, it's almost impossible to make any progress that way.

It would be great if our debts would just disappear without a trace, but it just doesn't work that way. However, it is often possible to work something out with your creditors. In some cases, they will accept a reduced amount as a settlement.

For the average person, negotiating with creditors can be difficult, especially when you're trying to get them to reduce your balance. If this is something you want to pursue, it's generally best to seek the assistance of a professional debt negotiator.

Unlike credit counsellors, debt negotiators have no connection with credit card companies. They work solely for their clients to attempt to lower the amounts of their debts and make it possible to pay them off in full. However, an experienced debt negotiator will be familiar with most creditors and have a general idea of how much you can expect your debts to be lowered.

In most cases, creditors expect debtors to pay the balance off quickly once a settlement has been negotiated, often in one lump sum. But sometimes a good negotiator can persuade the creditor to break the lump sum down into more affordable payments. When working with a debt negotiator, it's important to let him know just how much you can afford to pay up front.

Some debt negotiators require clients to make payments to the firm instead of to their creditors while negotiation is under-way. This money, minus fees, is put into an account to be paid to the creditors once settlements have been reached.

However, it's important to keep in mind that the payments you're making to the negotiator will not prevent creditors from charging you late fees or raising your interest rates. It's also crucial to check up on the company to make sure that they have a good track record of using such funds properly. You can check with your local Better Business Bureau and search for the company name online to find out about other clients' experiences.

Debt negotiation is often less expensive than filing bankruptcy, because you don't have to jump through the legal hoops you would encounter in bankruptcy court. There is generally an attorney fee, which may be a set rate, a per-hour charge plus expenses, or a percentage of the amount you save through negotiation. Make sure that you get the costs up front and in writing.

Debt negotiation can save some debtors from bankruptcy while giving them a fresh start. If you have a large amount of debt, it's well worth considering.

How to Be a Money-Savvy Teen

It's never too early to learn about money. Kids normally think that it falls off of trees for parents to give to them. Teach them all about managing money so they can learn to be responsible for themselves.

When your child was a little kid, you could probably handle their wants pretty well. A toy here and a toy there didn't exactly break the bank. Now that they are teenagers, the list of wants gets longer and more expensive.

So, where do you begin with money lessons? Begin with yourself. Kids learn by example. If they see that you pay your bills on time and don't make hasty decisions when it comes to buying, they will pick up on it.

Next, give them some money. We don't mean strictly to let them have it. They can work for it by doing chores around the house. They can also earn an allowance by keeping their room clean and keeping their grades up.

Earning money teaches them responsibility. Instead of asking for everything under the sun, they will be a bit more discerning with their own money. And, when it is gone, so is their free spending money.

When your teen is old enough and you approve, let them find a small job on their own. Getting that first pay-check will be an eye opener. Most teens calculate what their pay will be based on their hourly pay and hours worked. That first check with tax withheld won't be too pretty.

They may be disappointed, but remind them that taxes are collected when they start working. They are now in the government system and are growing up. Now it's time for them to think about a savings account. They can keep their money in an account that earns interest. If they need money, it can be accessed with an ATM card.

With money in their hands they will be tempted to spend it...all. One idea that you can impart to them is to give an allowance to themselves. For working so hard, they can set aside ten or twenty percent of their pay-check for personal spending and place the rest in the savings or checking account. The allowance keeps them from feeling deprived and also helps them to manage their money over a two-week period between pay periods.

With online banking, it will be easy enough to keep track of the balance. They can track ATM withdrawals so that they know where their money is going.

Raising a money-savvy teen will help him become a money-savvy adult. The first rule is to be responsible. Sometimes saving for the future is better than spending it all right now. It is easier to learn that lesson while they are still under their parent's roof.

How to Become a Careful Spender and Save;

It seems like an easy task, but saving is hard - especially in these tough economic times. You may barely have enough money to pay your bills, let alone save money for a rainy day. But, cheer up. Anyone can become a thrifty spender with a few tips.

The first thing that most families do is to create a budget. If you already have one, it may be time to re-evaluate it in light of your current financial situation. There is always some tweaking that can be done.

For the family without a budget, have a budget-making party. Gather all your family and your bills together in one place. Cook up a few snacks and get to fixing up your finances.

The first place money goes is the household bills. Then you have other needs like groceries, gas and school lunches. Entertainment is last on the list. After your household bills are figured up, take an account of how much money you have at your disposal.

Even with groceries you can tighten the belt. Learn to shop with coupons. When used in conjunction with store sales, you can really save. Try the store brand version instead of the name brand. The box may not be as pretty but most store brand products come off of the same assembly line.

Creating more meals at home is another way to save a few dollars. When we are in a hurry or rushed for time, fast food is usually the answer. Instead, make a habit of planning your meals in advance so there is always something to eat in the house.

When it comes to entertainment, you can probably cut some of the fat there too. If you rent movies from the video store, consider using a DVD service. The monthly fee is cheaper than the per movie rate at the video store and you have more perks.

After you go over the budget and see where you can tighten the belt, again calculate the amount of disposable income you have. A portion of that money can be put into a savings account. To make saving even easier, have that amount direct deposited to your savings account. You won't even see the money. When you look at the amount of your paycheck in the bank, that money will already be safely tucked away.

Another way to save is to avoid hasty purchases. Try this. When you see something that you want to buy, give yourself at least a day or two before you make a decision. If you still want it, then make the purchase. Usually, the extra day gives you time to change your mind.

Are you trying to become better at saving and spending? Here are some tips to help you live by a budget and still have money to put in the bank for a rainy day.

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How to Determine Your Retirement Income Needs;

Everyone will retire from work one day. People are living longer so when you retire, you could live another twenty or thirty years beyond that. Will you have enough money to live comfortably? Keep reading to learn how to determine how much money you need for your retirement.

Most people retire at 65. Some, who are fortunate, can technically retire from their jobs earlier than that if they have 30 years invested. They can't draw their social security if it is too soon, but they can receive their pension if they have one.

Even so, that money probably won't be enough to last you for twenty odd years, not with the cost of living constantly rising. You may need to do some additional planning.

So how do you determine your retirement needs? First, decide what type of lifestyle you want to live after you retire. Are you planning on being a jet-setting globetrotter? Maybe you want to buy a house at the beach and live out your days in the surf. Or, your dreams could be as simple as being able to take the occasional trip or buy something you want without having to worry about money. All of that plays into the design of your retirement income.

Usually the first line of investing begins at your job. If you are not participating in your company-sponsored retirement plan, then now is a good time to start. Depending on how close you are to retirement age right now, invest as high a percentage of your pay-check as you can in the fund. Usually the maximum is somewhere in the neighbourhood of 18 percent.

You also have to decide what type of investment you will make: low risk, medium risk, high risk or a combination of these. This is also dependent on the number of years you still have to invest before retirement becomes a reality.

How much money does it take for you to live now? Calculate your yearly bills and expenses to see how much you spend. That number can be tweaked depending on how you plan on spending your retirement. Now, if you multiply that number by how many years you will potentially be living in retirement, you have a ballpark estimate of the amount of money you will have to save.

If you need more, and most people do, there are other options. Besides your employer retirement plan, you can open your own IRA at your banking institution. Consider an investment portfolio. There are CDs, mutual funds, money market accounts, stocks, bonds, commodities and other vehicles for investing that can bring in income.

Life beyond retirement takes planning. So that you won't fall short in your finances, start planning and saving now to live comfortably later.

How to Exercise and Save Money;

What's the first thing most people do when they decide to undergo an exercise program? They head to the store to suit up, right? Between shoes, clothing and gear you can end up spending thousands of dollars. It's enough to make you skip exercising. Well, don't let the potential expense deter you from getting into shape - you can exercise and save money. Here's how:

#1 Get outside. One of the least expensive ways to get in shape is to just get outside. Whether you're riding your bike, taking a walk or going for a jog, you don't need much more than a good pair of shoes to reap the financial benefits.

#2 Buy used. Many people buy expensive fitness equipment only to find that they've just purchased a thousand-dollar clothing hanger. This great, barely used gear, ends up for sale at your local consignment store at a tremendous discount. You can find everything from slightly used clothing to home fitness equipment for sale. And seasonal outdoor gear will be in abundance too. Bikes, skis, skateboards and more are all available at a good price.

#3 If you prefer to work out in the comfort of your home, don't spend hundreds of dollars on fitness videos. Go to the library to try out a video or DVD first to make sure it's the right one for you. Once you determine that it's a program you enjoy and will use, then head to the store to purchase it or look for a used one online at auction sites or classified ad sites.

#4 Work out online. There are a number of podcasts and websites that offer daily workout routines. From yoga to kickboxing, you can join a membership site and get workouts sent to you daily that stream directly from your computer.

#5 Negotiate at the gym. Finally, if working out at the gym is your thing, don't be afraid to negotiate. Many gyms are hurting due to the recent recession and they're likely more than willing to negotiate with you.

When it comes to getting in shape, don't let your finances keep you down. You can find great ways to save money and exercise. It just takes a bit of creativity, a little

motivation and self-control, and you'll be getting in shape and sticking to your budget. Congratulations!

How to Find Cheap Dental Insurance;

Our teeth are very important to us. They make eating a whole lot easier, and when they're in poor condition, it can make us self-conscious. But many people just don't take care of their teeth like they should.

Often, it's not that we're lazy. We might brush our teeth twice a day or more, and floss on a regular basis. But in order to keep our teeth in the best possible condition, we need regular dental check-ups and cleanings. And for those without dental insurance, that can be an expensive proposition.

There are lots of people in the United States who do not have health insurance, but there are lots more who do not have dental coverage. Many employers either do not offer it or require employees to purchase it separately from their health coverage. And for those who can't get any insurance from an employer, dental insurance often gets put on the back burner in favour of health insurance (or out-of-pocket payment of medical bills).

What many people do not realize is that there is cheap dental insurance out there. You've just got to know where to look for it. Here are some places to start.

* Check online. A quick web search will bring up a number of dental insurance options. Some are more expensive than others, and coverage varies significantly. So before you buy, be sure to read all of the fine print.

* Talk to your insurance agent. If you have any kind of insurance through an agency, your agent might be able to help you find a cheap dental plan. Some health insurance companies, and even other types of insurers, have partnerships with dental insurance providers. And even if your agent can't directly sell you a policy, he might be able to point you in the direction of someone who can.

* Ask your dentist's office. The office manager might be able to suggest a good cheap dental provider.

* Check with any clubs or associations you're a member of. Some, such as AARP,

make cheap dental plans available to their members. In some cases, it's worth joining a club or association just for the insurance.

* Consider a discount dental plan. These plans are not the same as insurance, but they will allow you to get dental work done cheaper than you would otherwise. You can find more information about discount dental plans online.

Finding cheap dental insurance often seems like an impossible task, but it can be done. Just remember to keep your needs and budget in mind, and don't give up. While you might not find a plan that covers all of your dental needs in full, most people can find one that will save them some money.

How to Find Cheap Spring Break Deals for College Students;

The college years are considered by many to be among the best years of their lives. Sure, the purpose of going to school is to learn what you need to know to prepare for a career, but there's lots of fun to be had, too. And one of the most fun aspects of college for many students is spring break.

Spring break is more than just a week off from school. It's a time when most students take trips with their friends. Travel isn't known for being a cheap prospect, but there are lots of deals available that can make it more accessible to those who are in college full-time. Here are some ways you can have a blast for less.

* Make your spring break plans early. If you book well in advance, and maybe even before Christmas, you can have access to the best deals on trips to the hottest destinations. This is definitely a case where the early bird gets the worm.

* If you didn't plan ahead, look for last minute deals online. They're not always easy to find, but there's always a chance that you could get a discounted price on a cancelled reservation. Check sites such as LastMinute.com for such deals.

* Look for an all-inclusive package. These packages include airfare, hotel, and food, and often include gift cards to popular shops and tickets to favourite attractions as well. By paying for everything at once, you can save big bucks overall.

* Skip the beach and go somewhere less expensive. No matter where you go to college, there's always something to do within driving distance. And destinations that

are off the beaten path frequently offer spring break specials in an effort to drum up business.

* Considering travelling abroad? Pay attention to currency exchange rates. Choosing a destination with favourable rates will allow you to stretch your spring break dollars further.

* If you're staying in a hotel, fill the room as full of people as possible. Hotels usually have restrictions on how many people can stay in one room, but you certainly won't be required to get a room for each individual. So fill your room to capacity and split the cost among the inhabitants.

* Don't forget about camp-grounds. They are a much cheaper alternative to a hotel room, and they can even be found at the beach. Packing a tent and roughing it can also be lots of fun!

Having a great spring break doesn't mean you have to spend your life's savings. Even college students on a tight budget can have an enjoyable vacation if they take the time to look for the best deals. By planning ahead and considering all of your options, you can save money and have a fun and memorable spring break holiday.

How to Find Low-Cost Debt Consolidation Loans;

Do you have multiple debt payments to make each month? If so, it can be difficult to come up with the money to pay them all. And if your interest rates are high, you probably aren't making much headway even if you do pay the minimum payment on time every time.

One way to make your debt more manageable is to get a debt consolidation loan. Such a loan eliminates the need to make several payments a month, so there are fewer bills to keep track of. And if you can find a loan with low interest, it could save you hundreds or even thousands of dollars in interest.

Unfortunately, low-interest debt consolidation loans aren't always easy to come by. Finance companies are often happy to loan money to those looking to consolidate their debts, but their interest rates can be nearly as high as what you're already paying, or in some cases higher. Banks aren't always willing to loan money to pay off

other debts, and getting another credit card to transfer your balances isn't always a good idea, either.

But if you have decent credit, there are some low-interest options out there. Here's where to look.

Bank Loans;

Some banks may be willing to give you a signature loan to consolidate your debts if you have excellent credit. But it's important to make sure the interest rate is lower than those of your current debts. If it isn't, you would be better off to keep doing what you're doing.

If you put up some collateral, such as a car, you can usually get a lower interest rate on a bank loan. The problem with that is that you risk losing your collateral if you're unable to pay the loan in full. It's important to consider this before you sign on the dotted line. But if you have an extra car or something else you could comfortably live without, it's worth considering.

Home Equity Loans;

If you own your home and have equity in it, you can borrow against that equity to pay off debts. Home equity loans generally have much lower interest than other loans, so this is an attractive option for many. But keep in mind that your payments are spread out over many years (usually 15), so you will be paying more in interest than you would with a shorter-term loan.

Another thing to consider is that you are putting your home on the line. If something unforeseen happens and you're unable to keep up the payments, you could end up facing foreclosure. If you choose to get a home equity loan to pay off your debts, it's a good idea to get insurance that will make your payments in the event of job loss or disability.

Credit Card Balance Transfers;

When you're drowning in debt, those credit cards with low balance transfer rates can look quite attractive. But before you send in that application, it's important to read the fine print. In many cases, that low balance transfer rate only lasts a limited time. After that, you must pay the regular interest rate if you haven't paid the balance in full.

Also, consider whether or not getting another credit card is a good idea. If you have been irresponsible with credit cards in the past, having a shiny new card could prove to be more temptation than you can handle. If you're not sure that you can resist it, consider a different debt consolidation method.

Consolidating your debts can save you money and provide valuable peace of mind. By looking for the cheapest possible way to do so, you can get out of debt faster and enjoy a less stressful existence.

How to Help Your Adult Children with Debt Relief;

As parents we think that once the kids are out of the house, they are good to go on their own. However, in the current economy, many kids are not living as financially independent as their parents hoped after college. If your child is in debt, how much do you as a parent need to help them out?

Many scenarios can be playing out here. Your child could lose their job and end up in financial distress. Where they could make their payments once, they are having a hard time now.

On the other end of the spectrum are those adult children who have not learned to be responsible with their finances. They may be experiencing credit card debt or trouble paying back college loans.

As a parent you have a decision to make. We want to do what we can for our kids, but we don't want to enable them and further cripple their financial situation.

The first thing to consider is your own financial situation. Can you afford to help your child at this time? If you give them money it can put you in a precarious situation and then who would come to your rescue? It's not being selfish - it is called being a good steward of your finances.

Let's look at the first situation. If a child has fallen on hard times due to the economy, they may need a small loan to make ends meet until they can do better. Sit down together and discuss what you can do for them potentially. If you can offer help but only if it is returned, then offer your kids a personal loan. To keep everything straight, draw up an agreement for repayment and have it notarized.

Parents who can afford to be generous with their kids in this type of situation can offer them a one-time gift. Your child gets the financial help they need. If the amount is less than what the government allows for gifting you may be able to claim a deduction on your taxes for your generosity.

When it comes to scenario number two, things are a bit less cut and dry. Giving your

child money to pay off their credit card debt may not be what they need. You will have to judge whether or not you believe that they have changed their ways or are simply looking for a quick fix to their problem.

If it is the latter, your best option may be to help them come up with a plan for getting out of debt. It is not necessarily wise to give them money at this moment.

When our children are hurting financially it can be devastating for us. All we want to do is aid them, but depending on the reason for the financial crisis, giving money may be construed as enabling instead of helping.

How to Keep Your Cell Phone Bills under Control;

Once a luxury, cell phones are now something that most of us feel that we can't live without. They enable us to communicate with others any time, from anywhere that we can get a cellular signal. They come in handy during emergencies, and some users have even ditched their landlines in favor of cell phones.

Cell phone plans are much less expensive than they once were. But the charges for things such as extra minutes, special features and roaming can really add up. If you're not careful, you could end up with a bill in the hundreds or thousands of dollars. Here are some tips for keeping your cell phone bill from getting out of hand.

* Choose the right plan. In general, the more you pay for your plan, the better the per-minute price works out. But if you're not using anywhere near as many minutes as you are allowed each month, you might be better off with a cheaper plan. And those who rarely use their phones often do better with prepaid plans. Check your usage periodically, and see if you could save money by switching plans.

* If more than one person in your household uses a cell phone, take a look at family plans. These plans allow you to share minutes among two or more phones, and you only pay a flat plan rate plus a reasonable amount per line each month. Just remember to monitor your kids' usage carefully if they have phones on the plan.

* Get rid of extras that you don't use. There's no sense in paying for voice mail, call forwarding and picture messaging if you never use them. If you're not sure what extras you have, it's time to take a close look at your bill.

* Avoid overages as much as possible. If you consistently send more text messages than your plan allows, for example, you could be paying a lot more than you should be. A bundle that includes more text messages for a flat rate could save you a heap of cash.

* Steer clear of roaming charges. Roaming minutes can run your bill up in short order. Consider turning your phone off when you're outside of your home network. If that's not an option, check prices on regional or nationwide plans.

* Take advantage of free talk time. A plan with rollover minutes will allow you to keep the minutes you don't use each month for when you will use them. And many plans include free nights and weekends, which can translate into lots of free calls if you take advantage of them.

Cell phones offer us a great deal of convenience and security. And if we are careful about how we use them and what features we're paying for, they won't send us into financial ruin. These money saving strategies can make the difference between a monstrous cell phone bill and a manageable one.

How to Keep Your Financial and Personal Information Safe;

Our personal documents and information are very important to us. We need them to manage our finances, pay bills, file insurance claims and more. While most people know which papers they need to keep, relatively few store them in a manner that will keep them safe in case of an emergency.

Simply throwing important papers in a drawer is not enough. If a disaster such as a fire, flood, hurricane or burglary were to occur, they could be lost or destroyed. Here are some things you can do to ensure that your financial and personal information is always available when you need it.

1. Keep the original copies of your documents in a safe place. If you keep them in your home, invest in a waterproof and fireproof safe that you can bolt to the floor. Then they will be protected in the event of a flood or fire, and it will be difficult for burglars to access them. You could also store them in a safe deposit box at your bank, or better yet, an out-of-town branch of your bank.

2. Make copies of all of your important documents, including insurance policies,

passports, wills, deeds, auto-mobile titles and tax records, and write down your social security, bank account and credit card numbers. Keep a copy in a safe if you keep the original documents in a safe deposit box, or in a safe deposit box if you keep the originals at home.

3. Keep your important computer files safe. Back up your files regularly onto a flash drive, CD or DVD. It's also a good idea to include scans of your paper documents on these backups. Store the backups in a safe place, or use an online backup service that will keep your files at a secure location.

4. Take inventory of your belongings, especially the most valuable ones, in photo or video form. Keep a copy of these records on your computer's hard drive, and another one on a CD, DVD or flash drive kept in a safe location. It's also a good idea to keep receipts for expensive items.

5. If possible, send a copy of your important papers to a trusted friend or relative that lives at least several hundred miles away, for safe keeping. That way, if a natural disaster or some other emergency occurs in your part of the country, you'll still have access to the papers and account numbers you need.

These measures might seem a little extreme, but they're necessary to adequately protect your financial and personal information. After all, you can never be too careful with such things. Taking steps to ensure that your documents and files won't take up much of your time, and it will provide peace of mind in the event of an emergency.

How to Learn to Live with Less;

One of the best things to come out of the recent recession is a trend for people to go back to basics. Rather than a keeping up with the Joneses mentality, people are now embracing or trying to embrace living with less. It's partially due to circumstances and partially due to the fact that there's an intrinsic value to cutting back. Here's how to learn to live with less.

#1 Practice gratitude. Gratitude is a powerful emotion that fills our souls with an appreciation for the little things in life. Every breath, cracker, smile and ray of sunshine fills us with more vitality and life than a new car, a diamond ring or designer handbag. To begin to learn to live with less, spend some time each and every day writing down or at least contemplating what you're grateful for. Chances your

daily list will be full of the smaller, life-giving joys and simple pleasures rather than large material items.

#2 Give back. When we see people around us that have so much less than we do, it puts things into perspective. However, it's very easy to not see these people. Seek them out by giving back to your community. Find people who need food, shelter, and clothing – the basics. Give them what you have to give even if it isn't much - every little bit helps. Just going through your closet and donating items that you haven't worn in a long time can put clothes on a child's back or dress a person so they can interview for a job.

#3 Use the 30-day rule. When you're contemplating a purchase, give it thirty days to think it over. Many times, you'll realize you can live without it quite happily. Our tendency and habit to shop impulsively often fills our homes with items we really don't need. Forcing yourself to stop shopping impulsively and to shop consciously is a huge change for many and a great life lesson.

#4 Create a budget. You'd be surprised how many families and individuals have no idea how much money they spend each month. This means your money is controlling you and it results in stress at the end of the month when the bills are due and your bank account is empty. Creating a budget is the first step to learning to live with less, because you ultimately know exactly how much you have to spend. It puts you in control of your money.

#5 Create financial goals. One excellent way to learn to live with less is to create financial goals. This changes your priorities from spending to saving. It doesn't matter what you're saving for, be it college, retirement, a vacation, a new car, an emergency fund - creating financial goals is essential to changing your mindset from a spending one to a saving one. Of course, creating goals is only the first step; you also have to create a plan to achieve them. This requires a budget, and you need some system to track your success.

Learning to live with less is about changing your mindset. When you change your goals, control your money and appreciate the small things, living with less becomes an enjoyable, empowering and energizing process.

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How to Monitor the Performance of Your Investment Portfolio;

So you have gotten with a professional investment counsellor. They have given you advice on how to go about putting together your investment portfolio to best suit your needs. Now that you have laid out the money, how do you know what your stocks, bonds and other products are doing?

Investing is not a passive, one-time thing. After you go through the process of choosing where and how much to invest, that is only the beginning. Now the process of helping to manage that portfolio begins.

Remember when you were talking to your investment counsellor? They probably asked you questions about your plans for the future, when you would retire and your children. All of your answers helped them to advise you on what types of investments were right for your situation.

For example, let's say that you are about five years from retirement age, but you have only been investing in your company retirement fund for ten years or so. You may want to beef up your portfolio to get the maximum amount of return in a short time. There will be some low or medium risk stocks but there will likely be some higher risk investments because they have the potential to return profits equal or greater than their risk.

Timing is only one aspect. If you have young kids and you are just starting out, you have the years available to invest in longer term stocks because you won't need to access the money for awhile. Also, you may want to consider educational needs for your kids and how to pay for that.

Monitoring your investments gives you the advantage of being able to re-evaluate your needs. As they change, so should your portfolio.

Check your portfolio monthly. You can see how your stocks are performing and what transactions have been made on your behalf by your investment broker. Even if someone else is investing for you, your input is valued as the person whose money is on the line. Read all of your statements carefully.

Ask questions. When you don't understand how certain investments work or if you've seen a financial news story and you are worried about changes in your investments, talk to someone who knows. The more that you know, the more informed decisions you can make for your future.

Watch the financial news and read the newspaper. They always feature helpful information about the latest stock tips and what is happening on Wall Street. Should

you add a new stock or drop one? Financial news also gives current interest rates for mutual funds and changes in the bond market.

Investing is important for your financial future. As a competent investor, monitor your investments on a regular basis to ensure that they are still right for you.

How to Negotiate a Better Home Insurance Deal;

Home insurance is something that every home-owner needs. It protects your home from a variety of dangers, from fire to plumbing leaks to burglary. If you owe money on your mortgage, having it is a requirement. And even if you don't, having home insurance could keep you from ending up out on the street if the unthinkable happens.

As you might imagine, home insurance can be quite expensive. But insurance on the same home can vary significantly from company to company, so it pays to shop around. And once you've found the lowest quote, you can often shave even more off of it if you know what you're doing. Here are some tips for negotiating the best price on your home insurance.

- * Check with your auto insurer. While some specialize in auto insurance only, others offer many different types of insurance (including home insurance). If you can get different types of insurance through the same company, you may be eligible for a money-saving discount.

- * Find out if you're eligible for any discounts based on groups or organizations to which you belong. You won't usually get these discounts unless you ask for them, but they're certainly worth pursuing.

- * Consider raising your deductible. The lower your deductible, the higher your premiums will be. If you can comfortably afford to raise your deductible from the standard \$250 or \$500 to \$1,000, you could save a substantial amount of money on your policy.

- * Ask about discounts for safety and security measures. If you have an alarm system, deadbolts, sprinklers, or even smoke alarms, you might be eligible for a lower rate, because these things reduce the risk of filing a claim.

- * If you live in an older home, you may be charged a higher rate on the assumption

that things like your plumbing and electrical systems pose a hazard. But if they have been updated, there should be no added danger. Ask the insurer if they can take such upgrades into consideration and lower your premiums.

* Make sure you're not getting more coverage than you really need. Coverage for the items in your home is usually based on a percentage of your home's value. But if you don't have a lot of belongings, particularly valuable ones, you might not need that much coverage. Take inventory of your belongings and their values, and if you find that you're over-insured, ask your agent if you can lower your personal property limits.

Many home-owners are under the mistaken impression that their insurance rates are non-negotiable. But if you talk to your agent, you'll likely find that you could be paying quite a bit less than you are currently paying. While it's important to have adequate insurance coverage, there's no harm in making sure that you're paying the lowest possible premium for it.

How to Plan a Frugal Spring Wedding;

If you're planning on getting married, you're probably well aware that summer is the most popular season for weddings. It also tends to be the most expensive, because all of the services that go along with weddings are very much in demand. If you want a beautiful wedding but do not want to pay a premium for it, consider a spring wedding.

Spring is a gorgeous season. The weather may be a bit cooler than it is in the summer, but nature is in full bloom. An outdoor wedding is a viable option. Planning is much simpler during the spring, because you won't have to make arrangements as far in advance. And for the frugal bride, getting married in spring can save money. Here are some tips to help you save even more money on your spring wedding.

* Carefully consider your location. Churches are generally the most popular option, but reserving them often requires a hefty donation. If you're intent on getting married in a church, ask several churches how much you'll have to pay before deciding on one. If not, find somewhere else to tie the knot. A friend or family member with a nice piece of property might let you have your wedding there for free. Or you could reserve space in a park at a reasonable price.

- * Think about having your wedding during the week. If you're going with a location that charges a fee, it will usually be less during the week than it is on the weekend.
- * Look for someone on your guest list who loves to take pictures, and ask him or her to serve as your wedding photographer. Have the photos saved on a memory card, and have only the best ones printed.
- * Make your own invitations and favours. You can design invitations on your computer, print them onto card stock, and use scrap-booking supplies to embellish them. Favours could be as simple as braided key chains in your wedding colors or candies wrapped in tulle and tied up with a ribbon.
- * Forgo the full-service catering for the reception, and go with a buffet instead. Better yet, ask a friend or relative who loves to cook to put together your wedding feast. If your wedding is going to be casual, you could even make the reception dinner a pot luck. Make your own cake, or ask someone who's good at baking and decorating them to make that your wedding gift.
- * Instead of spending a fortune on champagne, make your own wine (or even beer) for the reception. Even if you've never tried your hand at it before, there are kits available with step-by-step instructions that make it easy to get it right. And your guests will feel honoured that you took the time to make it for them.

A spring wedding is not only beautiful, it can be quite economical. It can also be much less stressful than a summer wedding. So before you get your mind set on getting married in midsummer, consider the benefits of tying the knot a few months earlier in the year.

How to Plan a Successful Springtime Garage Sale and Make Money;

When spring rolls around, we often get busy with our spring cleaning. While we're tidying and polishing up the house, we frequently find items that are just taking up space. Now that the weather is warming up, having a garage sale can help us get rid of clutter and make some extra money.

Garage sales sound great in theory, but in practice they don't always go so well. If they're not carefully conceived, they can be little more than a waste of a perfectly

good weekend. But with some thought and planning, a spring garage sale can be a great success. Here are some tips to help you make the most out of your sale.

* Choose a good weekend for your sale. If there's a big springtime event held in your town, the weekend that it falls on might be a good choice. Try to avoid weekends when nearby localities have special events, however, because more people will be out of town.

* Consider recruiting neighbours to participate and make it a multi-family garage sale. You might need to find somewhere else to have it if you don't have the room, but large garage sales attract more customers.

* Keep the kids occupied. You could take them to the sitter, but if you're willing to let them participate it will be a wonderful learning opportunity. Have them mind a table filled with items that they want to sell, or let them set up a lemonade stand. They'll learn about negotiating and handling money.

* Advertise. Put an ad in the classified section of the paper, hang up fliers around town and post the sale on local websites and message boards. Some people might stop by while passing through, but you'll get more customers if you get the word out ahead of time.

* Put up signs. Some garage sale fanatics will pass them and decide to follow them. And those who read about your sale in the paper could benefit from the directions.

* Make sure the merchandise looks as good as possible. Nobody wants to buy stuff that's dusty or wrinkled. So clean up those old home furnishings, and wash and hang the clothes.

* Set prices wisely. While pricing items too high will result in sluggish sales, pricing them too low will minimize your profits. Price things reasonably, but leave a little room for negotiation. Remember, you can always come down on a price you've set, but you can't easily raise it.

* Keep all of the supplies you'll need close at hand. These include a cash box, small bills, change, a calculator, pen and pencil, bags, boxes and newspapers. It's also a good idea to buy a counterfeit detection pen to protect yourself from bogus bills.

Spring is the beginning of a new garage sale season, and bargain hunters are often eager to get back in the swing of things. With a little forethought, it's not difficult to have a successful sale this time of year.

How to Protect Your Money after a Break-Up;

It's difficult when your marriage or relationship is ending to think about finances. However, if you don't protect your money, you can end up financially devastated. Here are a few tips to protect your money after a break up.

#1 Get a credit report. A credit report is the first step to take, hopefully before a break-up, so you can know exactly where you stand financially. It'll tell you all of the accounts you have together, what outstanding debt you have and how to plan for your future.

#2 Close all joint accounts. This is important because any accounts your partner's name is on are accessible by them. If you want to protect your money, immediately split the funds in the account, pull them out and close the account. This will ensure that both parties are protected. If you're unsure which accounts are in both of your names, order a credit report. You'll want to close checking accounts, savings accounts, and all loans and credit card accounts.

#3 Because closing all of your joint accounts can take some time and possibly a lawyer or two, it's important to know what you have and where you have it. This means keeping track of all of your accounts, financial records and holdings. You'll want to know exactly where you stand financially before the divorce is final. Consider also having an agreement drawn up before you break up or separate, that holds you both accountable for debts and outlines a plan for your joint finances.

#4 Never assume your partner or soon to be ex-spouse is paying on your debts. If you both own a home, car or other debt together, then you both owe on that debt together. However, emotions often hit a fevered pitch during separations and one person can intentionally or even unintentionally not pay on a debt, which will have a detrimental effect on your credit. Make sure all debts are being paid on while you're going through a divorce or separation.

#5 Once you're separated or divorced, the most important thing you can do, besides double-checking your credit report to make sure you're financially separated, is to take it slow. Starting again successfully on your own requires goals, a plan and strategic action. Running out to buy a new home, open a new credit card or other major financial decisions can cause trouble. Take any and all financial decisions seriously.

You may want to consult a financial planner, attorney or financial coach before you take any action to divorce or break up with your partner. This will help you

understand where you are, what you need to protect and what action to take once you're single again.

How to Save Money around the House;

When faced with a budget issue, we often look for ways to save money on our biggest expenses. We might consider refinancing a mortgage or car loan, or negotiating with our credit card issuers for lower payments and interest. These strategies can work, but sometimes they result in paying more in the long run. And in many cases simply cutting costs around the house will save us just as much money, if not more. Here are some ways to do that:

* Cut down on your electricity usage. Turn lights and televisions off when you're not in the room, use the power saver settings on your computer, and switch to energy-saving bulbs. It's also smart to hook your electronics up to a power strip and turn it off at night or while no one is home. You'll be surprised at how much you can save on your electric bill with these simple steps.

* Cook meals instead of just popping something from the frozen section in the oven (or worse yet, ordering take-out). It will take a little extra time, but it can save you a whole lot of money each month. And if you really don't have the energy to cook after a long day at work, you can always put something in the slow cooker in the morning so that it will be ready in the evening.

* Make sure your home is properly insulated, and install weather-stripping if needed. This may require a small investment, but it will pay for itself quickly by saving you money on your heating and cooling bills.

* Stop buying cleaners from the store and start using items from the kitchen cabinet. Vinegar is great for cleaning windows and disinfecting surfaces. Baking soda is excellent for scrubbing dishes and sinks and deodorizing carpets. Mix them together, and you have a highly effective drain cleaner.

* Wash your clothes in cold water, and hang them out to dry. If you don't have room for a clothesline, you can find foldable clothes dryers for both indoor and outdoor use in discount stores. If you have to dry indoors, place your clothes near a heat vent to speed drying.

* Instead of renting movies for movie night, borrow them from your local library. You might not find that hot new release, but most libraries have a good selection of

DVDs to choose from. And it won't cost you a dime as long as you return them on time.

These methods of saving money are quite simple, but they are also much more powerful than most people think. If you're not convinced, try them for a month and keep track of your savings. When you see how much of a difference they make, you'll wonder why you didn't try them much sooner!

How to Save on Winter Sports Equipment;

Some people look toward the winter months with a sense of dread. But for winter sports lovers, it's the best time of year. You can do things that you just can't do in the summer, like skiing, snowboarding and ice skating.

While winter sports are lots of fun and help keep us physically fit, the equipment required to participate can get rather expensive. But whether you hit the slopes every weekend or just have fun in the snow on occasion, there are ways you can save money. Here are a few ideas.

* If you do not participate in winter sports very often, you'll probably be better off renting equipment when possible. Most ski resorts have agreements with companies that will rent you skis, boots, poles, helmets, and just about anything else you could possibly need. However, it's a good idea to check online before you go with the rental service the resort recommends. There might be something cheaper available. Do a Google search for the resort name followed by the words "equipment rental" to find out.

* If you plan to buy new equipment, check prices online. It's cheaper and easier than going from store to store, and you can find prices for brick and mortar stores if you prefer to make your purchase in person. Try comparison shopping sites such as Become.com and PriceGrabber.com to quickly compare prices among different merchants.

* Try Freecycle. Freecycle is a network of gifting groups where members give and receive reusable goods. There are groups all over the United States and the United Kingdom, so there's probably one near you. Visit Freecycle.org to find your local group and make a request.

* Check with local second-hand stores and consignment shops. If you live in an area where winter sports are popular, there's a good chance that you will find some equipment. It's certainly worth trying.

* Look in your local trading post publication or the classified section of the newspaper. Those who are trying to get rid of used winter sports gear often try listing it there first. You may even find someone who is looking to swap equipment for something that you have.

* See what you can find on eBay. There's always the chance that you could get a great deal if there aren't a lot of bidders for the item you want. And sometimes you can even find low "Buy It Now" prices.

If you pay full price for it, buying winter sports equipment can put a serious strain on your budget. But those who love playing in the snow can often find spectacular deals if they take the time to seek them out. These tips will help you get the equipment you want without spending a fortune.

How to Shrink Your Debts;

Many consumers feel that debt is a bad word, and rightfully so. If you're not careful, it can keep growing and growing until it's completely out of control. And when that happens, it brings about feelings of helplessness, hopelessness and anger.

But what if you could shrink those debts to the point where they weren't so burdensome? It sounds rather far-fetched, but it is possible. Read on to learn some techniques you can use to bring your debts down to a more manageable level.

Snowball Your Debt;

Sometimes it feels like our debts are a snowball rolling down a hill, gathering more and more snow until it is more like an avalanche. But what if you could do the same thing with your debt payments? If you have several debts to contend with, you can.

It works like this: You start by making the minimum payment on all of your debts

except for one, which should be the one with the highest interest. You put as much money as you can scrape together each month toward that debt until it is paid in full. Then you move on to the debt with the next highest interest, and pay the minimum payment on it plus the amount you were paying toward the debt you just paid off. Keep going until all of your debts are paid.

Give Your Debt a Workout;

If you're having trouble keeping up with your payments, you may have to negotiate with your creditors in order to get out of debt. Many will offer a debt workout plan that lowers your interest rate and minimum payment in order to increase their chances of getting paid in full. You can try negotiating directly with the creditor, or you can go through a credit counselling agency. Workout plans can save you lots of money in interest and get your debt paid off years sooner.

Seek a Settlement;

If you're in serious trouble with a particular creditor, a settlement might be the way to go. It will impact your credit, but it will also get you out of debt quickly. You simply negotiate a lower balance with the creditor in question, pay a lump sum, and call it even. Some creditors will let you break that lump sum into two or three payments to make it more manageable.

Not all creditors are willing to settle, but it's worth a try. Hiring a lawyer that specializes in debt settlement could improve your chances.

File For Bankruptcy;

Filing bankruptcy is a last resort, but if you're in way over your head with no hope of digging out, it makes sense. Bankruptcy will remain on your credit report for seven years, and on public record forever. But it can get you out of debt and give you a new lease on life. If no other option has provided relief, it's certainly something to consider.

There is no magic bullet that will shrink your debt before your eyes. But there are ways to get rid of it much faster. Some of these options will hurt your credit more than others, but all will eventually leave you debt-free.

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How to Throw a Fun and Frugal Kid's Birthday Party;

The older we get, the more most of us want to just forget about our birthdays. But for kids, turning a year older is a very special event. And such a special event deserves a party.

Some parents pull out all the stops for their kids' birthday parties, spending tons of money on decorations and gifts, hiring entertainment, and inviting every child in the vicinity. But all that's not necessary to properly celebrate a little one's birthday. In fact, if you go overboard, your child is more likely to be overwhelmed by it all than to have a good time. Here are some tips for throwing a fun party at very little expense.

- * Limit the number of guests that you invite. A good rule of thumb is to invite one guest for each year of the child's age. The fewer guests you have, the less chaos there will be, and the less you will have to spend on food and favours.
- * Have the party at home. This shouldn't be a problem if you've limited the number of guests, and it will save you quite a bit of money as opposed to reserving a park shelter, skating rink or section of a restaurant. Plus you won't have to be rushed while decorating or worry about forgetting to bring something important.
- * Make your own invitations. You can print them out on the computer or use scrap-booking supplies that you have on hand.
- * Look to friends and family to provide entertainment. You could have your cousin dress up as a clown, get your brother to do a magic act, or ask a friend to bring his collection of exotic pets. They may give you a lower price than you would pay elsewhere, let you barter some of your skills in exchange for the service, or even offer to do it absolutely free.
- * Bake the cake yourself instead of buying one from a store or bakery. You can find everything you need to decorate it at most grocery and discount stores. If you're unsure of your cake decorating skills, buy some candy letters and decorations to go on it.
- * Skip the decorated plates, cups and napkins, and just buy plain ones instead. The themed ones are nice to look at, but they will just end up in the trash. Nobody will have a bad time just because you didn't buy those expensive Barbie plates!
- * Play inexpensive games. Musical chairs is a popular party game, and you probably

have everything you need to play it at home. You could also make your own pin the tail on the donkey game by drawing a tailless donkey on a piece of poster board, cutting out a tail, and putting a piece of two-sided tape on the back of it.

There's no need to go on a spending spree for your child's birthday party. Even if you don't buy the fanciest decorations or spring for expensive entertainment, you can put together a party that everyone will enjoy.

OK - That's About Half Way Folks.

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but be aware that some are affiliate links.

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'Rich Dad - Poor Dad' - The Complete Audio Book – By Robert Kiyosaki
[Listen Here!](#)

How to Use a Gap Year to Make Some Extra Cash;

Traditionally, most students in the United States have entered college in the year following their high school graduation. But in many other countries, students are more likely to take a year off, known as a “gap year.” In recent years, this practice has also become more common in the U.S.

American students often take a gap year to do volunteer work abroad. This is certainly a worthwhile activity, because it allows the student to see other parts of the world and learn about different cultures while helping others. But for those who need money for college, it's not always the most practical thing to do.

An increasing number of upcoming college students are using their gap year to work and earn money. But that doesn't necessarily mean they have to keep the job they had during high school. There are lots of ways that they can make money and gain valuable life and/or job experience. Here are some ways to accomplish that.

- * Look for a paid internship. Most internship programs are geared toward current college students, but some will accept recent high school graduates. Your high school counsellor or the college you plan to attend may be able to help you find such a program. The pay probably won't be outstanding, but if you save as much as possible, you should have a nice sum to start college with.

- * Find a job in the hospitality industry. Cruise lines, hotels and other travel-related industries usually have positions that high school graduates can fill, and they provide an opportunity for travel within your home country or abroad. Pay varies depending on the specific job, but some pay quite well.

- * Apply for jobs at tourist attractions, either in your area or somewhere else. Some attractions are seasonal while others are open year-round, so you can choose one that allows you to work when you want to. If you'd like to have the summer off, for example, you could apply for a job at a ski resort.

- * If you're looking to earn money specifically for your education, consider joining AmeriCorps. This federal volunteer program allows young men and women to earn college grants in exchange for services such as tutoring, homebuilding and cleaning up disaster areas. Serving in AmeriCorps also looks good on college and job applications.

Taking a year off from school doesn't mean you're lazy. There's nothing wrong with taking a break before moving on to higher education. And if you use that year wisely, you could earn enough money to help pay your college expenses. You could also

avoid having to work during your first year of school if you have sufficient grants or scholarships to cover your tuition. And as well as the monetary benefits, you could gain job experience and knowledge that will help you throughout college and beyond.

How Yowza (iPhone Application) Can Save You Money;

The iPhone is more than just another phone or cool gadget. The iPhone comes with a number of applications which you can download for free or for a small fee. These applications make life easier, entertain and in the case of Yowza they can save you money.

What Is Yowza?

Yowza is an iPhone application that delivers coupons to your phone. Mobile coupons come from more than 10,000 retailers according to the website, including:

- * Aveda
- * Pizza delivery
- * Spas
- * Golf courses
- * Restaurants
- * Music stores
- * Pier 1 Imports
- * Jewelry stores
- * Sears
- * The Container Store
- * Sporting Goods stores
- * Dry cleaners
- * Sporting events And much more.

Here's how it works:

Step One: Download Yowza onto your iPhone by visiting the Yowza website or the iPhone app store.

Step Two: Yowza begins immediately searching for store coupons in your geographic area. It searches up to 50 miles away.

Step Three: Visit the store and choose one of the offers.

Step Four: When you check out, show them your coupon on your iPhone. They'll scan the barcode and you save money.

Yowza Features;

In addition to Yowza searching for local offers and saving you money, you can push the notification button and Yowza will show you new deals and coupons.

Yowza shows you a map so you can get to your chosen store and save money right away. It also lets you track your savings so you can see how much money the application has saved you.

When it comes to saving money, if you already have an iPhone or are thinking about getting one, Yowza can be a great financial tool. Who doesn't like to save money? Yowza is also environmentally friendly because no paper or ink is used and you don't have to fuss with clipping coupons or searching your local newspaper inserts for deals. They're on display for you right on your phone.

In Need of Fast Cash?

Some people have plenty of money put away for a rainy day. So when facing financial difficulties, they don't break a sweat. For the rest of us, an unexpected expense can be extremely stressful, both for us and for our bank accounts.

If you're in need of fast cash, there are ways to get it. Here are some of your options, along with the pros and cons associated with them.

Borrow from Friends or Family;

One of the first places that many people turn when they need quick access to funds is to friends and family members. This prevents them from having to deal with a financial institution, and they may not even have to pay interest on the money borrowed. There usually isn't a written agreement, so you won't get in any real trouble if you're late with your payments or even fail to repay the debt completely.

But there are some potential problems when borrowing from friends and family. If you don't repay the debt, it could ruin your relationship with the person lending the

money. On the flip side, some friends and family members might expect you to repay them before you pay your other bills. In order to avoid such problems, it's a good idea to put a payment plan in writing when you borrow from anyone, even if you know them personally.

Seek Help from a Church;

Most churches have hardship funds that they use to help community members in need. If you find yourself facing an unexpected expense, your church or another one in your area might be able to help. These funds usually do not have to be repaid, so you won't add to your debt load by accepting them. There are few disadvantages here, except for a feeling of indebtedness to the church. And that could be settled by volunteering with them or tithing.

Loans;

Getting a loan is another way to get the money you need for an emergency. You'll have to pay interest on money you borrow from a financial institution, but you won't have to depend on the kindness of others. As long as you are creditworthy, you should have no trouble borrowing the money you need.

Those who can't get a loan from a bank or loan company can sometimes borrow from a payday lender. In this scenario, you write a post-dated check for the amount you wish to borrow plus an interest charge, and the lender gives you the funds. When payday rolls around, the lender cashes the check. Payday loans come with high interest rates that could leave you in worse financial straits, so it's best to use this option only if absolutely necessary and 'only' if you genuinely have the means to pay the loan back in a very short time, or else you will be sucked further into the negative-debt-vortex.

There are ways to get fast cash in almost every circumstance. But before you grab the most easily accessible money, it's important to consider the implications. If they are more than you can bear, consider other options.

Investment Options for Beginners;

To the uninitiated, investing can be a scary concept. There is a certain amount of risk with any investment, and those who have a low tolerance for risk often avoid investing like the plague. But good investments can gain a great deal of value over

time, and if you want to have a comfortable retirement, investing is one of the best ways to do it.

A beginning investor can't expect to jump in and make a fortune right away. Anyone who tells you that it works that way is just out to get your money. But if you start out slowly and work your way up, you might find yourself wondering why you didn't start investing sooner. Here are two of the best investment options that are great for those who are just getting their feet wet.

Stocks;

Some would-be investors are reluctant to invest in stocks because of brokerage fees. Commissions can eat up a significant portion of your investment, and when you don't have much money to invest in the first place, that can be a deal breaker. But with a direct purchase plan, you can avoid those fees.

A direct purchase plan is simply a means of purchasing individual shares of a company's stock directly from that company's transfer agent. There is no broker involved, and transfer agents generally charge only a small set fee per trade. Some charge no fees.

Companies that sell stock through direct purchase plans do not advertise the fact, so investors must inquire with the company they're interested in to see if this is an option. In most cases, that information is available on the company's website.

If you're more comfortable going through a brokerage, online brokerages charge much lower fees than their offline counterparts. Either way you go, remember to stick with companies that have been around a while and have a good reputation in the beginning. This will minimize your risk of loss.

Mutual Funds;

A mutual fund is an investment that includes multiple stocks, bonds and other securities. It is managed by a professional, and is usually comprised of a mix of investments with varying degrees of risk. Mutual funds are great for diversifying your portfolio without having to get your hands dirty.

You could make the same investments that are made in a mutual fund on your own. But by putting your money into a mutual fund, you have the advantage of an experienced fund manager choosing investments for you. You can also enjoy the benefits of diversification without needing a lot of money to invest.

There are many other investment options out there. But if you're just getting started, these are two of the easiest ways to invest. Once you've learned the ropes, you can always move on to other opportunities.

Is Your Bank Making Money Out of You?

Like any other business, banks are out to make money. Traditionally, they have accomplished this by lending money that's on deposit and collecting interest on it. But as you probably know if you have any type of bank account, banks also make a significant amount of money by charging their customers fees.

Many customers sign up for free checking accounts in an effort to avoid fees. These accounts do not pay any interest, but there are no monthly maintenance fees and usually no minimum balances. But few “free checking” customers actually get by without ever paying any type of fee. Some of the fees that might be charged include the following:

- * ATM fees are charged by most banks unless you use one of their ATMs to withdraw money. And when you use a foreign ATM, you're often hit with a double whammy: your bank charges you a fee for accessing your money, and the bank that owns the ATM charges another fee for giving it to you. These fees can add up to as much as \$5 per transaction. That's a hefty charge just for accessing your own money.

- * If you write a check for more money than there is in your account, you will usually be charged an overdraft fee. Many banks have begun to offer courtesy overdraft protection, which means that they go ahead and pay the transaction instead of refusing it. But they still charge the overdraft fee, and if you don't pay back the amount of the overdraft within a certain time frame (usually about five days), they can charge you even more.

- * If you deposit a check and it ends up bouncing, your bank could charge you a returned deposit fee. This hardly seems fair since you're the victim of a bad check writer, but it's a standard practice among most banks.

- * Those who do not have free checking could be subject to fees just for maintaining a checking account. In many cases, no fees are charged if your balance remains above the minimum. But if it drops below that amount, you may have to pay a monthly fee.

- * Today most banks do not return cancelled checks to their customers. Some only send a statement detailing the amounts of the checks, while others send customers photocopies of them. If you need a cancelled check (or a copy of it if your bank

doesn't automatically provide it), you may have to pay as much as \$5 to get it.

* In some cases, you might have to pay a fee when you use your bank's bill pay feature. Most provide the service for free or on a monthly fee basis, but if you forget about a bill and need to make a payment immediately, you might end up paying an extra \$5 to \$15.

The fees that your bank charges you can add up in a hurry. In order to avoid them, it's important to read the fine print when you sign up for checking accounts and other services. Don't let the bank get rich at your expense!

Joint Accounts versus Separate Accounts;

When couples get married, move in together, or form a household, the general practice is to merge their finances including closing their checking and savings accounts and opening up joint accounts. However, that practice has been going out of style because many people wish to keep their finances separate, establish and maintain their own credit and just have control over their own finances.

Experts disagree about which is best - joint accounts or separate accounts. Let's take a look at the pros and cons of both.

Joint Accounts;

* A joint account may help you make more money from interest. If you have two accounts with \$10,000, you're going to make less interest than if you have one account with \$20,000.

* A single joint account may make it easier to track your finances since all the money is essentially coming from one single source.

* A joint account may help you feel like a true partnership – everything shared.

* A joint account may help you qualify for loans.

* A joint account may help you plan for your financial future a little bit more easily because you're both aware of your financial situation.

- * A joint account may cause arguments. People have different ways of managing money and spending. A joint account requires both parties to be on the same page when it comes to money.
- * A joint account may harm the individual if you ever separate. It's easier to stay in control of your credit if you have your own account.
- * A joint account may unbalance a relationship if one person handles the money and leaves the other one in the dark and out of the process.

Separate Accounts;

- * Separate accounts help each person establish and maintain a credit rating.
- * Separate accounts give each person autonomy over their accounts and their spending/money management.
- * Separate accounts earn less interest.
- * Separate accounts make it more difficult to track and manage household spending.
- * Separate accounts can make it more difficult to plan for your financial future.
- * Separate accounts may place the burden of the future on the person with better saving habits.

One solution to the yours, mine, ours debate when it comes to separate or joint accounts is to have both. Have a joint account for household expenses. Each person will deposit a sum into the account on a monthly basis. The sum can be the same for both if both people in the relationship have jobs and are equal, or the sum can be adjusted based on the income of each person.

Then each person can also have their own account to spend and manage as they please. This doesn't negate the task of planning for retirement, college savings and other financial goals together. However, it does give each person their own credit rating, their own money to spend as they please without the potential for argument and may offer the best of both worlds.

Make Your Own Party Invitations and Save Money;

Throwing a party is lots of fun, but it's rarely cheap. By the time you buy food, drinks, decorations and party favours, there might not be much money left over for anything else. But what about invitations? If you don't invite anyone, there's not much point in having a party.

You could order custom invitations, but that's rather expensive. You could buy a pack of invitations from the store, but that's not very original. Or you could save yourself some money and have unique invitations by making them yourself.

You can create invitations in no time with a computer and printer. Or if you want to make your invitations extra special, you could make them by hand. Here are some ideas to get your started.

- * Look for free invitation designs that you can print online. There are many websites that feature free invitation and greeting card designs as a means of attracting visitors. Just do a Google search, and you're sure to find several to choose from.
- * Invest in some greeting card software. Companies like Hallmark and ArcSoft produce software that features lots of beautiful designs for invitations and other types of greeting cards. You can customize the ready-made designs or create more unique invitations using the templates and clip art provided. These programs require you to pay an up-front cost, but after using them a few times they will pay for themselves.
- * If you're artistically inclined, you could draw or paint the designs for your invitations by hand. Such a work of art is sure to put a smile on your guests' faces.
- * Use scrap-booking techniques to make invitations by hand. With some card stock and embellishments such as stickers, ribbons, lace and die cuts, the possibilities are endless. You could also use decorative hole punchers, embossers and pinking shears to add an extra special touch.
- * Add beauty to any handmade card with pressed flowers. You don't need any special equipment to press your own flowers. Just place them between two pieces of wax paper and insert them in the middle of a heavy book for a couple of weeks. If you're in a hurry, you can dry them in the oven or microwave or buy flowers that have already been pressed at your favourite craft supply store.

Creating your own party invitations doesn't have to be a chore. It can be as simple as

choosing a design and clicking the print button. And if you want to make your invitations more memorable, there are all sorts of ways you can embellish them. Either way you go, you'll have unique invitations for less than you would pay to have them printed by a professional.

Making the Right Investment Choices in Difficult Times;

When times are tough, investing is the last thing on many people's minds. Economic problems rarely leave the stock market unscathed, so long-time investors often proceed with great caution or even hang it up until things are looking better. As for newbie investors, a suffering economy can scare them away from stocks, bonds and other investments altogether.

However, it's crucial to realize that bad economic times will not last forever. The economy has always had its ups and downs, and this time is no different. As a matter of fact, an economic downturn is one of the best times to buy stocks, because their prices are much lower than normal. You won't be able to turn around and sell them for a profit right away, but long-term investing is a much sounder strategy anyway.

Still, it can be difficult to determine which investments are the best ones to make during difficult economic times. Here are a few tips that might help.

- * Avoid buying up every stock that experiences a significant drop in price. While most stocks will lose value due to the economy, some may lose value for unrelated reasons that signify long-term problems. Therefore it is important to do your homework before you invest.
- * Stick with healthy companies with strong balance sheets. Their stocks will be less valuable when the economy is down, but they often take less of a hit than the stocks of newer or less stable companies. And when the economy improves, there's a better chance that they will improve with it.
- * Invest in stocks of companies that are less susceptible to economic problems. There are certain things that we need no matter how bad the economy is, such as food, clothing and housing. These basic needs provide solid investment opportunities no matter what shape the economy is in.
- * Remember to never invest more money than you can afford to lose. While it's

important to put money aside for investing, it is not a good idea to do so if it's going to prevent you from paying your bills. If you don't have any money saved up that you can invest, try reworking your budget so that you can save a little each month.

* Hold on to what you've got. With few exceptions, selling your stocks in a bad economy isn't a good idea. It can be tempting to sell before values get any lower, but if you stick it out until the financial climate improves, you'll be much better off.

Investing during difficult times can be tricky. But you shouldn't give up on investing just because of a temporary economic downturn. If you invest wisely, you could turn a negative into a positive.

Manage Your Debts with a Debt Consolidation Loan;

When we first take on debt, we never plan on letting it get out of hand. And some people are able to keep it manageable. But others have a harder time keeping a handle on it. Sometimes it's due to poor money management skills, and sometimes it's due to unforeseen life circumstances. No matter what the reason, it's just too easy to get into debt over our heads.

When you're juggling debts from several different creditors, it can be difficult to keep up. It's often hard to scrape up enough money to pay the minimum payment every month, let alone put any extra funds toward paying your debts off. If this situation sounds frighteningly familiar, perhaps you could benefit from a debt consolidation loan.

Consolidation loans are simply loans that are taken out to pay off several other debts. They're often used to bring together the balances of several credit cards, but the proceeds may be put toward other debts as well. There are several benefits to getting a debt consolidation loan:

* These loans tend to have lower interest rates than most credit cards. Using them to pay off high-interest debts will save you money in the long run.

* It's easier to keep up with one debt than it is to keep up with many. If you have trouble keeping up with your payments because you forget about them, a debt consolidation loan could save you from paying unnecessary late charges.

* A debt consolidation loan can improve your credit in some cases. If you have several credit cards on which you carry high balances, paying them off with a consolidation loan will give you more available credit, which looks good on your credit report. Just don't let it go to your head, because if you start charging those cards up again, it defeats the purpose of getting the loan.

Debt consolidation can take on a number of forms. One of the most common types of debt consolidation loan is the home equity loan. Home-owners can borrow against the equity they have in their homes and use the proceeds to pay off high-interest debts. A home equity loan usually has low interest, and it can even save you money on your taxes since you can deduct the interest.

If your credit is in decent shape, you might qualify for a signature loan to pay off your debts. These types of loans have higher interest than a home equity loan, but it may still be lower than the interest you're paying on your credit cards. When considering this type of loan, it's important to shop around, because interest rates and terms vary significantly.

Another way to consolidate debt is by getting another credit card that has a low interest rate and transferring your balances. Some cards offer a zero percent introductory rate that lasts 6 to 12 months, while others offer a low balance transfer rate that lasts longer.

Consolidating your debt can make your life simpler and save you lots of money. But it's crucial that you don't take the opportunity to run up more debt. If you do use the cards you've paid off, pay the balance in full every month. That way you won't have to go through the same thing all over again.

Mobile Banking Made Easy;

Banking has been making our lives easier for many years. Checking accounts made it possible to keep our money safely in the bank while still having easy access to it. Debit cards made utilizing our funds even easier. Direct deposit saved us trips to the bank on payday. These are just a few of the many helpful innovations that banks have provided.

One of the latest things that banks have done to make things more convenient for

their customers is setting up mobile banking capabilities. Mobile banking allows consumers to transfer funds, check balances and more without having to visit the bank. In fact, they can do these things from wherever they may be, whether it's at home or on the road.

Mobile banking comes in several forms. These include:

* Banking by phone – Banks have been allowing their customers to access account information by phone for many years. Customers simply dial a local or toll-free number, enter their account number into the automated system, and listen to a menu of options. Then they either press a number on the phone's keypad or speak a request to get the information they need. Banking by phone is usually limited to balance inquiries and similar requests.

* Online banking – Those who wish to do their banking from home often use online banking. This involves logging on to your bank's website with a user name and password. Different banks offer different options, but the most common ones available through online banking include balance inquiries, transaction history, bill pay and funds transfer. This can be considered mobile banking, because customers can access it via their laptops anywhere there is an Internet connection.

* Text messaging – Many banks currently offer certain services through text messaging. Customers can receive notices directly to their cell phones when certain events occur, such as a minimum balance being reached or a bill coming due. They may also be able to pay bills and make transfers by sending text messages with special codes to the bank.

* Mobile websites – A growing number of banks are offering mobile websites that their customers can use from their cell phones. They work in much the same way as a regular online banking site, but they are designed to be compatible with the screen sizes and capabilities of mobile phones. Mobile banking websites make it possible for customers to access a full range of services from anywhere there is cell phone service.

* iPhone apps – The iPhone is one of the most technologically advanced phones on the market, and many banks have seized the opportunity to create banking apps for it. These apps are usually available for free from the bank's mobile website, and they offer a customized interface and heightened security.

Mobile banking makes our lives easier by allowing us to access our money and make inquiries from anywhere, at any time. If you're not using it already, check with your bank to find out how you can get started!

Money-Saving Tips for New Mums;

For such tiny people, babies can be very, very expensive. You've got to feed them, diaper them and clothe them. They need bath supplies and laundry detergents that are suitable for sensitive baby skin. They need a crib and a car seat, and playpens and strollers are must-haves for many parents. And some parents are intent on giving them the best of everything, which adds up to even more money spent.

Even for the most eager mom-to-be, the thought of all these expenses can be rather intimidating. But never fear. There are plenty of tricks that can save new moms money. Here are a few.

- * Solicit hand-me-downs. Babies don't stay in those tiny clothes for long, so by the time they outgrow them, they're rarely worn out. If you have a friend or family member who has recently had a baby, ask if she has any clothes that you could take off her hands. And don't stop with clothes. Those with older children might have cribs, strollers and other items that they're no longer using and would love to get out of the way.
- * Breastfeed. Not only is breastfeeding less expensive than buying formula, bottles and nipples, it's also better for your baby. And for those middle-of-the-night feedings, it's quicker and more convenient than warming up a bottle. You'll need to take care to eat well so that the baby gets all of the nutrients he needs, but that's something that's important to do anyway.
- * Keep your diaper costs as low as possible. Cloth diapers can save you a ton of money if you don't mind washing them, and they're better for the environment than disposables. If you can't bring yourself to use cloth diapers, try generic disposables. They're often just as good as the name brands, and they cost much less.
- * Shop at second-hand stores. You can find great deals on gently used baby items at many such stores. Some will also accept trade-ins, so you can bring in items that your baby can no longer use and get credit toward things you need.
- * Consider getting a baby sling to carry your little bundle of joy in. They make great substitutes for strollers, carriers, swings and bouncy seats, and you can get them cheaper than any of these. An added bonus: they keep baby feeling snug and secure, so there's less crying and more bonding.
- * Use soft baby wash-cloths and baby wash instead of disposable wipes. You can

soak the cloths in a solution of baby wash and water, wring out the excess, and put them in a Ziploc bag to use when you're out. Just keep another bag to put the dirty cloths in, wash them when you get home, and reuse.

There are lots of expenses associated with a new addition to the family. But if you're diligent about finding good deals, you could save hundreds of dollars on baby needs by the time your little one is a toddler. So don't be afraid to shop around, buy second-hand and make use of hand-me-downs!

New Year's Eve Party on a Budget;

A new year is certainly something to celebrate. Yet New Year's Eve parties have become much more scarce than they once were. It's a safe bet that one of the biggest reasons for this trend is our shrinking budgets.

What many people do not realize is that you don't have to spend a fortune to ring in the New Year properly. As long as your friends and family are there, you can always have a good time even without going to a great deal of expense. Here's how.

- * Host the party at your house if possible. If you do not have enough space, ask a friend or family member if you could have the party at their house. Renting a space can be expensive, especially on an occasion like New Year's Eve.
- * Plan your party for late evening. Everyone will probably be staying past midnight anyway, so there's no need to get started early. If you have the party late, it will give everyone the opportunity to eat dinner before they show up, so you won't be expected to provide a full meal. Instead, you can just serve some tasty finger foods. But just to be sure everyone knows what to expect, indicate on the invitations that you will be serving refreshments only.
- * If you really want to have a meal, make it a pot luck. Have each guest bring a dish, and even a drink if you like. You can supply the paper plates, cups, flatware and napkins.
- * Don't feel obligated to have a full bar. You can have a fun party without stocking every type of liquor. You could serve champagne punch or beer as an alternative, or make it an alcohol-free party if you like.

* Keep the decorations simple and inexpensive. Strings of white Christmas lights make great decorations indoors or out. For a centerpiece, gather some branches and pine cones and arrange them in the centre of the table. For added flair, spray paint them silver or gold.

* Skip hiring a band to play at your party and make a nice mix CD for the occasion. Or if you have friends that play, ask them to bring their instruments along and have an impromptu jam session.

* Go with cheap entertainment. Borrow movies from the library for a movie marathon, or have guests bring board games that everyone can play. Or break out the cards and chips and have a poker night.

Who said celebrating the New Year required an all-out extravaganza? The point of a New Year's Eve party is to have fun with the people who mean the most to us. And you don't have to break the bank to do that.

New Year's Resolutions That Will Save You Money;

New Year's Eve is a time for partying and reminiscing about the year gone by. On New Year's Day, our thoughts turn to new year's resolutions. We start thinking of changes that we can make that will make our lives better.

People make different kinds of resolutions depending on what issues they face in their lives. Some people resolve to lose weight or eat healthier foods. Others resolve to give up habits such as smoking or drinking. And some resolve to get their finances in order.

While getting our finances in order is something that many of us need to do, it's a rather vague notion. If you don't come up with some concrete ways to put it into action, your chances of succeeding are low. Here are some more specific resolutions that could help you save money and improve your financial outlook.

* Pay extra on your mortgage. While a mortgage is usually low-interest debt, that small percentage rate can really add up over the years. So if you can pay more than your regular monthly payment, you could save yourself a substantial amount of money in the long run. To accomplish this, you could add a little to your payment each month, or start paying a half payment every two weeks. This could add up to a

full extra monthly payment each year.

* Pay off credit card debt. Credit cards usually come with high interest rates, and if you're only paying the minimum each month, it could take you many years to get the balance paid in full. A resolution to stop using your credit cards and pay as much as possible on them each month could save you thousands of dollars.

* Work up a budget and stick to it. If you've never sat down and written out a monthly budget, the New Year is a great time to do so. Before you can improve your finances, you need to know exactly where your money goes each month. Then you can see where there is room for improvement and make adjustments that will leave you with more money to save or put toward debts.

* Conserve energy. Using less energy is not only good for the environment, it's also good for your wallet. Resolving to turn off lights, TVs and computers when they're not in use, unplug electronics at night and insulate your home could save you more money than you might think.

* Start clipping coupons. Groceries are a necessary monthly expense, but there's no reason to pay more for them than you have to. Make a resolution to start using coupons and keep your eyes peeled for sales.

* Don't buy anything new. We all have to make a purchase every now and then, but in most cases we don't have to buy new to get what we need. A resolution to buy only used items can save you a great deal of money without making much of a difference in your life.

Finding ways to save money can make your life a lot less stressful. So this New Year, make some money-saving resolutions. If you stick with them, the next New Year might look a whole lot brighter.

Ordinary Income or Capital Gain: Investment Taxation Explained;

Income taxes are always a tricky subject. Most of the time you need a professional to help you figure out just what part of your income is to be taxed and what is tax exempt. When it comes to investments, the water can get even murkier. Here we will shed a little light on the subject of investment taxation.

When you file your income taxes, you are required to report your income. Actually,

your employer is required to report your income. You get a copy of your W-2 form to be filed with your taxes. It shows what you have grossed and what your net income was. Your withheld taxes are also shown. On an income tax form there are various deductions and credits you can to help lower your taxable income or your tax bill.

But, your taxable income is not just the income you earn from your job. Other monies paid to your fall into that category. For example, your investments are considered income when dividends are paid to you.

These dividends can come from sale of stocks or bonds or just monies paid out from trusts, sale of business property and the like. Once the money reaches your hands it is subject to taxation. Dividends are taxed at different rates depending on the government. Some dividends are taxed at a low rate if they meet certain requirements.

Any investment dividends paid out to you will show up on a 1099-DIV form that is provided by the corporation or institution paying the dividends. Banks also report any interest that you have earned on deposits held there.

When it comes to capital gains your tax responsibilities change a bit. Capital gains are any profit you get from selling property or capital assets for personal use. Usually most people talk about the sale of their residence when they talk about capital gains. There is an allowable limit for capital gains that can be multiplied if you are married at the time of sale.

Selling your personal property like jewelry, vehicles, stocks and furniture are also subject to capital gains taxes. How much that tax is depends on your capital losses. You can balance your capital losses against your capital gains on your tax form and see the result. Any gain that you have after that is usually taxed at a lower rate of about 15 percent. There are exceptions where some net capital gain is taxed at a higher rate.

So where do you fall in the grand scheme of things? Selling your personal property including stocks for profit is considered a capital gain. Receiving a regular dividend from a corporation can be classified as income. Consult a tax professional who is well versed in investment taxes to determine your tax situation.

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Payday Loan: An Explanation;

When you're strapped for cash and an unforeseen emergency occurs, you need quick access to funds. If you have a credit card, you can get what you need with no problem as long as you're not too close to your credit limit. But if you don't have a credit card or you don't have good credit, it's not that easy.

This is where payday loans come in. A payday loan is a loan that requires the borrower to write a post-dated check for the amount to be borrowed, plus a finance charge. The lender then gives the borrower the money, and when the borrower gets paid, the check is cashed. There is no credit check, and the only requirements are an active checking account and a regular source of income.

So what's the catch? There are a few:

* Payday loan companies charge insane amounts of interest. The loans they make have an average APR of 400%, but some charge as much as 5,000% interest. And you thought interest was high on credit cards!

* If you can't afford to repay the loan on your next payday, you must notify the lender right away so that the check will not be cashed. If you fail to do so and the check bounces, you could be charged fees by both your bank and the payday lender.

* If you must extend a payday loan, you'll have to write another post-dated check and pay another finance charge. This can turn into a vicious cycle, and you could end up paying more in interest than you actually borrowed.

Because of the high interest, payday loans are illegal in some states. Other states allow them, but due to strict regulations, payday lenders may choose not to operate in some of these states.

When Should I Get a Payday Loan?

If possible, it is best to avoid payday loans altogether. If you can borrow money from a friend or relative or postpone the expense until after you get paid, you'll be much better off. But there are certain situations in which a payday loan can be helpful.

Some people take out payday loans to get their cars repaired. If it's an urgent repair and you need the car to get to work, it's probably better to go ahead with the payday loan if there is no other alternative. Or if you need to see a doctor and do not have insurance, a payday loan could get you the medical care you need. But if your situation is not an emergency like these, there are probably alternatives that are not as expensive or risky.

Before you get a payday loan, it's important to consider all of your alternatives. If the expense can wait, or if you can get the money some other way, you're better off leaving payday loans alone. And if you do end up getting a payday loan, it's important to pay it off as quickly as possible. If you don't, it could get you in more financial trouble than you're already in.

PLUS Loans: An Explanation;

Parents often want to help their children pay for college, but saving up the money isn't always easy. When you're just scraping by, it can be difficult to set aside money for future education needs. Some parents hope that their children will qualify for scholarships and financial aid that will get them through, but that doesn't always happen.

If your child is ready for college but needs money for tuition, he can take out a student loan. He won't have to repay it until he is finished with school, but even so, it can hurt his finances for many years. If you want your child to graduate without having to worry about debt, a PLUS Loan is a great way to get the money he needs.

PLUS Loans are available to parents of all dependent students who are enrolled at least half-time in an eligible undergraduate program at an eligible institution. They are also available to graduate students, but undergraduates may not apply for them directly. The proceeds of the loan may be used to pay for a variety of education-related expenses, including tuition, books, supplies and housing. The applicant may borrow up to the yearly cost of attendance, minus any other financial aid received.

One of the great things about PLUS Loans is that they are not awarded according to financial need. The borrower will have to pass a credit check, but even credit requirements are not as strict as they are for most loans. Most parents will qualify as long as they haven't recently undergone bankruptcy, foreclosure, repossession or a similar adverse action. If a parent cannot pass the credit check, they may still be able to get the loan by getting a co-signer or by demonstrating extenuating circumstances.

Repayment of PLUS Loans is quite flexible. Parents may begin repayment 60 days after the funds are disbursed, or they may wait until six months after the student graduates or is no longer enrolled at least half-time. Borrowers who are having trouble repaying PLUS Loans may request a deferment or forbearance in the event of

financial hardship.

PLUS Loans once had a variable interest rate, but today the interest is fixed. An disbursement fee of up to 4% may be charged each time funds are disbursed. Late fees and collection costs may be charged if payments are not made on time.

A PLUS Loan is by no means the first option that parents of college-bound students should explore. If grants or scholarships are available, they should be pursued first, because they do not have to be repaid. But a PLUS Loan can help if these types of aid are not available to the student, or if they do not cover the entire cost of college.

Preparing a Spring Garden on a Budget;

By the time spring arrives, most of us are thrilled to see the sun shining and the flowers blooming. For gardeners, springtime is especially welcome, because it's the first opportunity of the year to plant beautiful flowers. But if you're not careful, that spring garden can wreak havoc on your budget. Here are some ways to save on your gardening costs.

* Plant perennials. Perennials are plants that come back every year on their own, so you don't have to buy new seeds year after year.

* Harvest seeds from your annual plants so that you can sow them again the following spring at no additional cost. Let the seeds lie out to dry, store them in labelled bags, and keep them in a warm, dry place for the winter. Plant them in seedling trays and place them in a window when spring is near, and they'll be ready to transplant when the weather is suitable for it.

* Ask fellow gardeners for cuttings from their plants. Friends and neighbours are often happy to give you a start from one of their plants that you admire. Some botanical gardens even give away cuttings when they trim their plants, or sell them at very low prices.

* Plan your garden carefully. It's helpful to draw a diagram to scale and determine which plants you'll plant where. This will keep you from overspending by buying too many plants.

* Be sure to do your planting at the right time. It's important to wait until there is

little chance of frost. If you don't, a frost could obliterate all your hard work and leave you with few or no flowers. Once you've planted, keep an eye on the weather forecast and cover your young plants overnight if frost is a possibility.

* Take care to make sure all of each plant's needs are met. Some need to be exposed to the sun all day, while others should be planted in shadier areas. Some plants should be planted deep in the ground, while others do best just below the surface. And space requirements vary significantly. These specifications should be listed on your plant's tags or the seed packet. If you're unsure about a plant's requirements, you can find out all you need to know online or from a good gardening book.

* Make your own fertilizer. Compost coffee grounds, food scraps and grass clippings, and add them to your garden. This works just as well as store-bought fertilizer, and it's much cheaper.

Gardening is a fulfilling hobby, but it can get expensive. Fortunately, there are plenty of ways to cut costs. By following these simple tips, you can have a lovely garden without spending a fortune.

Pros and Cons of Investing in Stocks Online;

The Internet has made a lot of things much easier than they once were. Instead of loading up and going to the mall, we can shop online. Telecommuting, which was once virtually unheard of, is now pretty common. And while investing in stocks once required a trip to a brokerage, or at least a phone call, it's now possible to do it from the comfort of your own home.

The ability to trade online has attracted many investors who otherwise might not have gotten started. But there is a great deal of debate as to whether or not this is a good thing. Here are some of the pros and cons of online investing.

Pros;

* Online brokerages are essentially open 24 hours a day, 7 days a week. If an investor decides that he wants to make a trade at 3:00 in the morning, he can go online and put it in motion. The trade may not go through until the beginning of the business day, but the investor doesn't have to wait until then to make his request.

* Trading through an online brokerage is cheaper than using an offline brokerage. On average, fees are about half as much as they would be if going through a traditional broker.

* Most offline brokers require new investors to come to the office to set up their accounts. When going through an online brokerage, you can do it all online.

* When working with an online brokerage, you can receive alerts about stocks you're watching. That's much more convenient than sitting and watching prices yourself.

Cons;

* When you invest online, you don't get to talk to an investment professional. For those who are experienced in investing, that might not be a problem. But for new investors, consulting with a professional could prevent them from making costly mistakes.

* It's almost too easy to make trades online. Whereas traditional investment firms often put a limit on how much trading an investor can do, online firms have few restrictions. That makes it easy to gamble, which means it's easy to lose money if you're not careful.

* When you trade online, you must transmit personal information such as your bank account number over the Internet. While investment firms take lots of precautions to ensure that your data remains safe, there's always a chance that it could be intercepted by a hacker or phisher.

* Stock prices might not be as up to date as you think when dealing with an online brokerage. If you're dealing with volatile stocks, this could be very problematic.

Trading online is cheaper and easier than dealing with a traditional brokerage. But it's important to weigh the pros and cons before you begin. If you're an inexperienced trader, you might do better to stick with an offline brokerage until you learn the ropes.

Pros and Cons of Leasing a Car versus Buying;

There are some who can get along just fine without a car. But for many people, a car is a necessity. And for many others, it's optional but highly desirable.

When it comes to getting a car, there's a great deal of debate about the best way to go

about it. Some drivers say that buying is the only way to go, while others are strong advocates of leasing. Here are the pros and cons of leasing. Use them to decide which option is right for you.

Pros;

- * When you lease a car, you don't have to pay much money up front. There's rarely a down payment, and you don't have to pay sales tax up front.
- * Lease payments are generally lower than the payments would be if you were buying the same vehicle. This is because you're only paying the depreciation for the lease term, not the entire cost of the car.
- * When you lease, you can often get a more expensive vehicle than you would be able to buy. This is partly because the payments are lower, and partly because banks usually won't finance more than \$30,000 for a car.
- * Leasing provides an easy way to get a new car every two or three years. Instead of buying a car and then trying to sell it at a price that will pay the remainder of the loan so you can buy another, you simply lease one car for a while, turn it back in, and start leasing another.

Cons;

- * When leasing, you always have a car payment. Once your lease term is up, you must usually take the car back to the dealer and choose another one to lease. If you are looking to make payments for a while and then own a vehicle, leasing is probably not for you.
- * With some leases, you have the option to buy when the lease term is up. But in most cases, you will end up paying more for the vehicle than you would have if you had bought it in the first place.
- * Leased vehicles come with mileage restrictions. If you put more than a certain amount of miles on them (usually 12,000 to 15,000), you must pay extra when you turn the car in. The amount you have to pay is generally 10 to 25 cents per mile. If you put a few thousand extra miles on the car, this can really add up.
- * When you lease, the dealer often requires you to carry more insurance on the car than you would have to if you were to buy. This will add to your monthly or yearly costs.

Whether leasing or buying is best for you depends on your wants and needs. If you are intent on eventually owning your vehicle and no longer having a monthly payment, buying is probably the better option. If you want a new vehicle every few

years and lower payments each month, leasing might be a better idea. Before you visit the lot, carefully consider whether leasing or buying would better suit your purposes.

Real Tips for Cutting Down Your Food Bill;

When you're on a tight budget, going to the grocery store might bring about a sense of impending doom. Feeding yourself and your family can be quite expensive. But there are many ways to save money. Here are some tips that anyone can use to slash their food bill.

* Plan your meals for the week before you go to the grocery store. If you go in with no idea of what you will be eating, it's hard to buy the right amount and types of food. You will either come out of the store with too much or not enough. Buying too much food means you'll spend more than you should have, while not buying enough will make more trips to the store necessary. So write down what you will prepare for each meal, and make your list from that.

* Add snacks to your list. Make sure they are things that your family will actually eat, and realistically figure up how much of them you will need. If you fail to do this, you could end up buying a lot of unnecessary junk food.

* Stick to what's on your list. This is a rule with few exceptions. If you get to the store and see a great unadvertised sale on something that you use frequently, go ahead and stock up. Otherwise, buy only what you've written down. If you've properly planned your weekly menu and based your list on it, you won't need anything else. (On a related note, always eat before you go to the store. If you're hungry, you're more likely to buy things you don't need.)

* Cook in bulk, and use the leftovers to make different dishes. For example, if you roast a chicken, you could use what's left after dinner is over to make soup, chicken and rice, or some other dish. Alternatively, you could cook meals in large batches and freeze them in individual portions to eat later. Either of these techniques will yield several meals at a low cost.

* Combine coupons with sales to get items you will use at very low prices. When you get your hands on a valuable coupon, scour the papers to see if any local store has the item on sale. As long as it has a long shelf life, it doesn't matter if you'll use it right away or not.

Simply shopping smarter can save you lots of money on food each week. So don't go in the store with no list and no idea what you actually need. Plan ahead, and keep your budget in mind. By following these simple guidelines, you can spend your money on the right things and avoid ending up with a cart full of expensive junk.

Save Money on Rental Cars;

When it comes to travelling, today's consumer is quite savvy about finding the best deals on airfare and hotels. What was once a difficult task (or one that you entrusted to a travel agent) is now pretty easy, thanks to the abundance of travel websites that compare deals from different airlines and hotels.

But there's another travel need that most travellers often fail to pay as much attention to, and that's the rental car. Renting a car makes it much easier to get around when you're travelling, but it's not always cheap. Travellers often assume that there isn't much difference in prices of car rentals, but actually, prices can vary greatly.

Just like anything else, it pays to shop around and look for deals when considering car rentals. Here are a few pointers that could save you big bucks.

- * Check prices from several different sources. Many travellers make the mistake of only checking with the same sites they use to find the best deals on airfare and hotels, but these frequently fail to provide the best rates on rental cars. Visit the websites of the major rental car companies and see what they have to offer before making a reservation.

- * Go with the smallest class of car that will meet your needs. If a compact will accommodate you, your passengers and whatever you need to bring along, that's the most economical choice. And unless you're going to be hauling a lot of stuff around, renting an SUV is rarely a good idea. Not only will the rental cost more, it will also use more gas.

- * Take fees into consideration. Read over them carefully before making a reservation, and avoid any of them that you possibly can. It's also a good idea to avoid renting a car at the airport, because extra fees are usually tacked on that you wouldn't have to pay if you were to rent off-site.

* Find out if your auto insurance covers any cars you rent. Most policies offer the same collision coverage you have on your own vehicle. If yours does, don't cave in when the clerk tries to convince you to pay for insurance from the rental car company. If it doesn't, some credit card companies provide insurance on cars rented using their cards. Check with yours before you buy from the rental company.

* Consider paying in advance. Many companies offer a worthwhile discount if you do. But keep in mind that some will charge fees for any changes you make. As with anything, read the fine print before proceeding.

Don't slack when it comes to looking for rental car deals. If you spend as much time trying to find them as you would on other travel needs, you could save quite a bit of money.

Save on Green Cleaners;

Green cleaners not only help protect the environment, they're healthier for us and our family. That being said, the green cleaners you purchase at the store can cost an arm and a leg. Making them yourself is one of the most cost-effective and healthiest ways to clean. Here's how to make your own cleaning supplies and save money on green cleaners:

#1 Make your own all-purpose cleaner to keep the bathroom, kitchen and other household surfaces clean and germ free.

Basic Cleaner - Mix ingredients and store.

- * 1/8 cup baking soda
- * 1/2 cup ammonia
- * 1/4 cup white vinegar
- * 1/2 gallon warm water

Basic Abrasive Cleaner – combine and use.

- * 1/2 cup Vinegar
- * 1/2 cup kosher salt

#2 Furniture Polish – Furniture polish is one of the most harmful cleaning products due to the fragrances and aerosols. Here's a green furniture polish you can make at home for pennies.

Combine in a small bowl and apply to furniture with a soft cloth.

- * 2 cups vegetable oil
- * 1 cup lemon Juice

#3 Green laundry supplies – softeners and stain removers can be made as you need them to solve laundry problems.

Fabric softener and deodorizer

- * Add ¼ cup baking soda per wash load

Stain Removers - there are a number of natural and safe stain removers you have around the house including:

- * Club soda
- * Undiluted vinegar

#4 Carpet cleaners don't have to cost a ton. This one can be made from items already in your pantry.

Cleaner and deodorizer - Sprinkle over dry carpet, wait for 30 minutes then vacuum.

- * Baking soda

#5 Bathroom Cleaners – Store these handy homemade green cleaners under your bathroom sink for easy access.

Toilet Bowl Cleaner/deodorizer

- * Sprinkle ¼ cup of baking soda into your toilet bowl
- * Pour in ¼ cup of white vinegar
- * Scrub with toilet brush until clean

Bathtub, tile, and grout cleaner – Use a damp sponge and rinse thoroughly.

- * Baking soda

As you can see, if you have soda water, white vinegar and baking soda, you have pretty much everything you need to clean your home for pennies and protect the environment at the same time. For easy access, keep boxes of baking soda and bottles of vinegar along with a cleaning sponge, scrubber or cloth in each room. The items are safe for children and pets. Not that children and pets would be inclined to consume either; however, it's good to know you're safe.

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Saving Money on Home-schooling Equipment;

Over the past ten to fifteen years, home-schooling has grown in popularity. That being said, it can be quite costly to run a full-scale curriculum in your home, especially if you have more than one child. Here are a few tips on saving money on home-schooling equipment.

#1 Connect with other home school parents. Connecting with other home school parents can save money in two main ways. The first, divide up the schooling responsibilities. One family for example can focus on math and science and the other family can focus on reading and social studies. This saves money because you can concentrate your budget on one or two main areas.

The other way in which collaborating with other home school parents can save you money is by reusing or recycling materials. You can swap items as your children progress through them. If for example, you have a 16-year-old child and another parent has a ten-year-old child, you can pass along your used items to them at a discount, or work out some sort of trade.

#2 Buy on sale. There are a number of online and brick and mortar retailers that sell teaching and education supplies and every year these retailers have sales. Shopping and stocking up on your supplies when the sales are on is a good way to save money on home-schooling equipment.

#3 Shop at auction sites and second-hand stores. What do you do when you're done with your home-schooling curriculum? Chances are you throw the items away or resell them, right? Why not buy what you need at second-hand stores or auction sites? It's a great way to make the most of your money and to get the best supplies at a discount price.

#4 Print and/or photocopy. There are an abundance of free supplies online and all you need to access them is a printer. And you can visit your local library to grab educational materials and photocopy them for your students.

#5 Get out of the classroom and into the real world. Classroom supplies like textbooks and worksheets are fine, but getting out of the classroom and into the real world is priceless. A home economics lesson is much more effective if you take your kids to the store to shop on a budget. A science lesson is great when it's conducted outside. Head to the library for a lesson in Shakespeare or to the local outdoor Shakespeare theatre.

Home-schooling has taken off in recent years for a number of reasons. If you're inspired to educate your children at home, don't let finances stop you. There are many ways to save money on home school supplies.

Saving Money on Spring Break Holidays;

Spring break is a time to celebrate the warmer weather, the sunshine, and nature's renewal. Whether you're a college student, a parent, or just someone who wants to have fun, taking a trip during spring break is an effective way to recharge your batteries and banish the winter blahs. But it can also put a strain on the budget, which can cause undue stress.

If you watch your spending, however, spring break doesn't have to be a financial burden. Here are some creative ways to save money.

- * Be on the lookout for travel deals. If you want to make a trip to somewhere that is too far to drive, you can find deals on airfare online through sites such as Priceline and Travelocity. And don't forget about bus and train travel. They might take a little longer than air travel, but they're much cheaper.
- * Consider a road trip. Gas is far from cheap, but if you fill the car to capacity, it's much less expensive than flying. If you're travelling with friends, they can pitch in for gas, making it even less costly for you. And if you plan carefully, you can make lots of fun stops along the way to your destination.
- * Before you go, make certain that you've packed everything you need. If you have to buy a camera, sunblock or other common tourist items once you reach your destination, you will pay much more than you would have at home.
- * Try to find coupons and discounts that will save you money. You can often find these online at your destination's website, or at its local Chamber of Commerce. If you don't find anything before you leave, check the newspaper once you get there. And don't forget to look in hotel lobbies and visitor's centres for brochures that may contain valuable coupons.
- * When it comes to lodging, think outside the hotel room box. Camping is a much cheaper alternative, and it makes spending the night a big part of the fun. You could also choose a destination where you have friends or family in the area and ask if you could spend a night or two with them.

* Keep food costs in check. If you eat at a restaurant or concession stand for every meal, that's going to take a big bite out of your budget. Instead, bring a cooler along and shop for food that's ready to eat (or that you can easily cook) at grocery stores. And if you're staying at a hotel, take advantage of the continental breakfast if it's offered.

Spring break doesn't have to be an occasion to break the bank. If you're vigilant about saving money, you can have a great trip and not come back home broke.

Sell Unwanted Christmas Gifts and Make Money;

You know that old saying that's on everyone's lips at Christmastime: "It's better to give than to receive." Still, most of us rather enjoy getting gifts. But sometimes we get gifts that we won't use, or can't wear, or just aren't particularly fond of.

Our first thought is usually to return the unwanted gift to the store, and that's generally the best course of action. If you have the receipt, you can usually get the money paid for the gift back. And if not, most stores will allow you to exchange for something else.

But sometimes returning a gift is not a desirable option. Sometimes items go on sale, and if you don't have the receipt, you will only get the reduced credit for it. Friends and relatives who live far away might send you a gift purchased from a store that doesn't have a location in your area. The item might have been purchased through mail order, and you would have to pay return shipping in order to get an exchange or refund. And if the only option offered is an exchange, maybe you just want the cash instead.

In cases like these, you might feel that you're stuck with a gift you don't want. But that's not necessarily true. You could always sell it to recover part or all of the cost. Here are some places to try selling your unwanted gifts.

* eBay – You can sell almost anything on eBay. You probably won't get full retail price unless it's a very rare item, but most things that are brand new bring a reasonable price. Listing fees are low, so you have very little to lose by trying.

* Consignment shops – If you've received a gift of clothing or furniture that you don't

want, a consignment shop might be your best bet. Items in these shops often sell for slightly less than they would in a retail store. The store owner will keep a percentage of the selling price, but in most cases the fee is quite reasonable. And if your item doesn't sell, you don't pay a dime.

* Flea markets – The flea market is a great place to sell new items, but unless you already rent a booth for other purposes, it's rarely worth it to do so for just an item or two. If you have a friend who sells at a flea market, ask if she could try to sell the item for you. Offer her a percentage, and let her know whether the price is negotiable (and if so, how far).

* Classified ads – If you're not in a big hurry to sell the item, you could place an ad in the classified section of your local paper or a trading post publication. Trading post papers are generally less expensive to place ads in, and they are geared more toward people who are looking to buy. Newspaper ads, on the other hand, may reach a larger audience.

Selling a gift you've received doesn't mean you don't appreciate the sentiment behind it. It just means that you can't use it and are being practical. So don't be afraid to turn unwanted gifts into extra cash. After all, cash is something we could all use a little more of.

Simple But Smart Debt Management Ideas;

Debt can help us get the things we need and want in life. But if we're not careful, it can spiral out of control and take over our lives. Staying on top of our debts is crucial if we want to avoid becoming yet another sordid credit statistic.

If we practice good debt management from the start, we're less likely to get in trouble in the first place. And if we do have unforeseen problems, taking action quickly can keep them from getting any worse. Here are some simple things you can do to keep your debt under control.

* Stay away from credit cards with annual fees. There are plenty of them available that do not charge these fees, and you can usually get them even if you have little or no credit history.

* Avoid high-interest debt. When you're first starting to build up your credit, you

might have to settle for a credit card with an interest rate that's not so good. But as soon as you build up a good payment history of six months or so, start looking for a card with a better rate. When you find one, stop using that high-interest card (but don't close the account, because having available credit is good for your credit score).

* Pay your balance in full each and every month. If an emergency comes up and you can't pay the entire balance, make certain that you pay it off within two or three months at the most. This will save you money in interest and keep you from running up a high balance.

* Build up some savings so that you don't have to rely on credit. Having an emergency fund that equals at least three months' income is the best way to keep yourself afloat in the event of job loss or some other sort of financial disaster. Depending on credit to get you through such situations sets you up for more trouble down the road.

* Instead of charging the things you want, save up the money to buy them. Most of our wants can wait until we are able to pay cash for them. And the habit of charging non-necessities (unless you pay the balance in full right away) can be a very dangerous one.

* If you find that you're not going to be able to make a payment, talk to the creditor immediately. Some will allow you to skip a payment with no penalty if you're experiencing a temporary setback. Just don't make this a habit, because interest will continue to accumulate even though no payment is required.

Being responsible with your debts makes life much easier. If you follow these simple steps, you can keep your finances under control and avoid a financial meltdown.

Smart Ways to Alleviate Credit Card Debts;

Did you know that according to census data, the average American household carries nearly \$8,000 in credit card debt? For some, that's manageable. But for most households, it signifies a pattern of overspending and paying ridiculous amounts of interest.

Being buried in credit card debt is far from uncommon. But that doesn't mean that's the way it should be. Carrying a high balance on your credit card – or worse, several

credit cards – can take a big bite out of your budget. You might only be able to pay the minimum payment each month, and that does very little in the way of paying down the principal. In fact, most credit card companies set a minimum payment that only covers interest in an effort to keep you in debt as long as possible.

Unless you like the idea of paying thousands of dollars in interest by the time you get your debt paid off, it's in your best interest to pay off your credit card debts as quickly as possible. Here are some ways you can accomplish that.

- * Find room in your budget to pay more than the minimum payment each month. Ideally, you should pay as much as possible toward credit card debt to eradicate it quickly. But if you're on a tight budget, you may only be able to pay \$5 or \$10 more each month. If this is the case, put it toward the card with the highest interest. And keep paying the same amount even if your minimum payment decreases.

- * Keep paying as much as possible toward the card with the highest interest each month until the debt is paid in full. Then move on to the card with the next highest interest. But instead of just putting \$5 or \$10 extra toward it, pay the minimum payment on it plus the entire amount you were paying toward the debt you just paid off. This is called snowballing, and it's a very effective way to get out of debt. Continue snowballing your debt until all of your cards are paid off.

- * Consider consolidating your debts onto a low-interest credit card. This can save you a tremendous amount of money, but you'll still need to pay more than the minimum payment if you want to be debt-free. And don't take the opportunity to charge up those high-interest cards again – cut them up if you must.

- * If you can't even come up with enough money to pay the minimum payment on each of your debts each month, try to negotiate with your creditors. Many are willing to work with you in order to ensure that they will be repaid. They might lower your payments and interest rate. And in some cases, they will settle for a lower amount than you actually owe.

- * If your creditors aren't willing to negotiate with you directly, consider undergoing credit counselling. A credit counsellor will work with you to set a budget that will allow you to pay as much as possible toward your debts, and if necessary negotiate with creditors on your behalf.

Paying off credit card debt isn't always easy, especially when you're in over your head. But if you're serious about getting out of debt, it can be done. By putting as much money as possible toward eradicating your debts, you can breathe easier and save yourself lots of money in the long run.

Spending Too Much Money on Weekends?

Oh the weekend...it's two days we seem to almost live for. We don't have to work and Saturday and Sunday become a celebration for five days of hard work. They can also become the two days we break our diet, forget our exercise routine and break our budget. While the diet and exercise part can be easily recovered from, breaking the budget can have lasting effects. Here's how to stop spending too much money on weekends.

#1 Give yourself a weekend allowance. If you find money flows like water on the weekends and you're going a bit crazy with the spending, take a look at your budget and adjust it so you have a weekend allowance. Take out the amount of cash you're allowed to spend on the weekend and spend only the money you have in your wallet. This will help you stay on track and will help you control your money on the weekends.

In fact, when you head out, don't even take your debit and credit cards with you; leave them at home. If you don't like carrying cash, then get yourself a Visa gift card from the store with \$50, \$75 or \$100 on it. Then you can use this to take care of your weekend spending instead of carrying cash.

#2 Substitute expensive activities for inexpensive or free ones. For example, instead of going to the mall or heading to the movies, go to the park or take advantage of festivals and free days at the local zoo and museums. Get outside whenever possible. Going on a hike, taking a bike ride or even getting in the car and heading to explore a new area are all inexpensive and fun ways to spend a day.

#3 Plan on going out to eat only once each weekend. Eating out can eat up a budget incredibly fast. Instead of eating out all weekend, use the time to make food in. This can be both an inexpensive activity and a great way to save money. And if you're particularly busy, you can use the weekend to make meals for the upcoming week.

#4 Shop with a list. The weekend is often when we take care of the grocery, household and clothing shopping that needs to be done, and it's so very easy to shop impulsively when you're at the store. Don't let this happen. Make a list before you head to any store and only purchase what's on your list. Take even more control of your money and clip coupons and shop sales.

#5 Spend time with the family. Family time at home making crafts, playing games and just getting together and hanging out is free.

Yes, the weekends are a time to take care of errands, to celebrate a productive work-week and to enjoy yourself. However, that doesn't mean you have to bust your budget. Stay on track and have fun with the five tips offered above.

Spent Too Much Over the Holidays? Ways to Earn Extra Cash;

During the holidays, it's easy to get caught up in the spirit of giving. That's not such a bad thing in and of itself. But all too often, we get a little too carried away and end up spending more than we can afford to spend. It's easy to do, especially when you use credit cards.

After the holidays, we're often left with a debt hangover that's hard to shake. We might even find ourselves struggling just to make the minimum payments on our debt, never mind paying extra to eliminate it faster. It would be nice if we could turn back time and spend more wisely, but that's not possible. So the best thing we can do is try to find ways to earn extra money to put toward those debts so we can put them behind us. Here are some ways to accomplish that.

* Sell your stuff. It could be Christmas presents that you won't use but can't return, clothing that's still in good shape but you can no longer wear, or even junk that's just taking up space in the attic. Whatever it is, there's probably somebody out there who can use it. Winter isn't exactly the best time for garage sales, but you could put your items in the classified section of the local paper or list them on eBay.

* Wash cars. You'd be surprised at how many people will pay to have someone else wash their car by hand. This is especially true if you live in an area that gets a lot of snow, because the salt that is put on the roads to melt it can damage paint jobs. If you don't mind braving the cold, you could make lots of money providing this valuable service.

* Shovel driveways. This is another winter job that few people want (or have the time) to do for themselves.

* Clean vacation homes. If you live in a warmer climate, this is a good job to have after the holidays. Those who live where the weather is cold often go south for the winter, and they frequently hire locals to clean up after they leave. Put an ad in the paper offering your services, or ask cleaning services if they hire temporary workers

to do such jobs.

* Babysit. Even if you work full time, you might be able to watch friends' or neighbours' kids before or after school or on the weekends. Ask around or put an ad in the paper to find clients.

Paying off holiday debt can take a really long time if you only make the minimum payments. But when you're already stretched to the limit, it can be difficult to pay more. If you can get some extra money coming in and put it all toward your holiday debts, you can put your spending spree behind you more quickly. Just remember to be more cautious next holiday season!

Spring Cleaning – The Frugal Way;

Have you ever noticed all of the new cleaning products that hit the market in the spring? Savvy marketers know that home-makers are looking for faster, easier and better ways to get their spring cleaning done, so they barrage us with their latest innovations. And these great new products invariably come at a premium price.

But people have been doing spring cleaning for time untold, and they've done a fine job without these new products so far. Realistically, we only need a few bare essentials to get our homes spic and span. Here are some tips for effective yet inexpensive spring cleaning.

* Use vinegar to clean windows and disinfect surfaces. You can mix it half and half with water, and it will still be strong enough to kill germs. The scent is unpleasant, but it will go away when the vinegar evaporates. If you can't stand it in the meantime, add a few drops of nicely scented essential oil to mask the smell.

* Scrub with baking soda. Baking soda is lightly abrasive, yet it's non-toxic and gentle enough that it won't scratch most surfaces. It's also a powerful deodorizer.

* To clean drains, pour a cup of baking soda down them, followed by a cup of vinegar. This will produce a powerful reaction that will bubble clogs away. Let the mixture sit for 15 minutes, then rinse it on down with hot water.

* Clean linoleum or tile floors with a mixture of vinegar and water with two drops of

tea tree oil added. Tea tree oil is a powerful disinfectant that will leave your floor free of germs.

* Avoid buying rags. Go through your clothes and find a few items that are stained or have holes, and cut them up to use for cleaning.

* Use newspaper to clean your windows and mirrors. It's a good use for all of those old papers that you don't need, and it won't leave lint on glass. It's also less likely to streak than paper towels.

* Instead of using expensive air fresheners, open up all of the windows in your home for a while. You'll be surprised at how much better your home smells afterwards. If it still needs a little help, simmer some citrus peels on the stove-top to give your home a nice, natural scent.

Many spring cleaners go to the store and buy bags full of various cleaning products in the name of getting their homes spotless. But that's absolutely unnecessary. You can find most of the things you need to effectively clean house right in your home. Try some of these safe and inexpensive cleaning supplies and see for yourself!

Springtime Home Decorations on a Budget;

In the spring, nature redecorates itself beautifully. It's only natural that we want to spruce up our homes to match the magnificent new season. Unfortunately, it's really easy to go overboard when you get spring fever and spend way too much on home décor.

Sure, it feels great to transform our homes completely. But when you're on a budget, that's just not practical. Here are some ways to spruce up your home for spring in a more economical fashion.

* Hit the dollar stores. You won't find the top designer labels there, but you probably will find lots of great decorations for spring at low prices. So what if they're not straight out of the pages of *Better Homes and Gardens*? Even dollar store product designers strive to keep up with decorating trends, so in all likelihood nobody will ever know the difference.

* Decorate with flowers, but not of the cut variety. Cut flowers are expensive and

have a short lifespan. Silk flowers are very pretty and last much, much longer. If you prefer real flowers, consider potted plants. As long as they get enough sun and water, they will live for a long time, making them much more cost-effective than cut flowers. Of course, if you have your own flower garden, using cut flowers from there makes lots of sense.

* Make your own decorations. If your dark curtains make the house look too wintry, sew up some curtains in a lighter colour. Make some simple spring-themed throw pillows for the couch, and create a nice spring centrepiece for the kitchen table. If you put your creativity to work, you can have lots of new spring items for next to nothing.

* Is your furniture hindering your spring decorating efforts? Try some slip-covers. You can find them to fit most couches and chairs, and they come in a variety of colours and fabrics. A light or pastel colour will complement the rest of your spring décor.

* Get the kids to help by creating decorations using items found in nature. Rocks and pieces of wood are freely available in the great outdoors, and they can easily be cleaned and painted in a spring colour and motif. Place them in windowsills and on end tables, and use a large painted rock as a doorstop.

* Pick up some candles in pastel colours and spring scents. They will make your house smell great, and the spring colours make a great accent for any shelf, table or sconce.

Spring decorating is lots of fun, and it doesn't have to be ridiculously expensive. Finding deals on store-bought items and creating some of your own stuff will allow you to get your home all decked out for spring without going over budget.

Stolen Credit Card: What to Do Next;

The credit card is one of those things that many of us have a hard time living without. It makes shopping simpler, and it allows us to reserve things like rental cars and hotel rooms with ease. But when your credit card is stolen, you might find yourself wondering why you liked that little piece of plastic so much.

Realistically, there's not much to fear. Federal law mandates that credit card companies require cardholders to pay no more than \$50 in fraudulent charges, and

most don't make them pay a red cent. But if you want to protect your credit, it's crucial to deal with a stolen credit card quickly and properly. Here's what to do if one of your cards is stolen.

1. Call your credit card issuer right away, as soon as you realize that your card is missing. Almost every credit card company has a 24-hour hotline for reporting stolen cards. You can find the phone number on your monthly statement or cardholder agreement. Reporting the missing card immediately reduces the likelihood that you will be held liable for any fraudulent charges.
2. Follow up with a letter to the card issuer. This is one of those things that needs to be in writing in case there is any question. In your letter, state the date and time when the card was stolen, when you reported it stolen, and the last authorized transaction. You'll also need to include your account number, and it's a good idea to add the name of the person to whom you reported the theft. Keep a copy for your records, and send the original to the card issuer via certified mail.
3. Report the theft to the local police. Let them know that you have already reported it to the credit card issuer, and provide details about who you talked to. They will also want to know when you last saw the card and where.
4. Keep an eye on your credit card statements. If you find any charges that you did not make, dispute them immediately. Don't expect the card issuer to remove them automatically.
5. Check your credit report periodically. A stolen credit card doesn't necessarily set you up for further identity theft, but if the thief got his hands on certain personal information as well, he could apply for credit in your name. You can get a free copy of your report from each of the three major credit bureaus once a year.

Having your credit card stolen is a frightening experience. But if you act quickly, you probably won't have to pay any charges made by the thief. You can get a new card and be back to life as usual in no time.

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Strategies to Buy Rental Properties in a Down Market;

When home values drop, it's quite worrisome for home-owners. But it's good news for those who are looking to buy a home. And if you're interested in buying rental properties, there's no better time to take the plunge.

Still, it's important not to get so excited that you make a mistake. Not every property or deal is a good one, despite the general direction of the housing market. It's important to carefully evaluate each property you're considering just like you would in a less favourable market. Here are some things to consider.

- * How much can you afford to spend? You'll be making money when you rent the property out, but that might not happen for a few months. So you must be able to afford the payment in the meantime.

- * Does the property have an established rental history? If it doesn't, what are some possible reasons? If it's in a bad neighbourhood, there's not much you can do about that. If it's in poor repair, you'll need to consider whether it's worth the asking price and how much it will take to fix it up.

- * Can you rent it out at a price that will cover your expenses and net you a profit? If the current owner is renting the property out, find out how much he is getting for it each month. If that won't pay for your loan payment and other expenses, you may need to reconsider.

So where can you find the best deals on rental properties in a down market? Here are a few ideas.

- * Seek out foreclosures. When the economy isn't doing well, foreclosures happen frequently. That means that banks are often in a hurry to get rid of foreclosed properties because they have so many of them to deal with. You can take advantage of this tendency and get a great deal.

- * Get a buyer's agent. Realtors have access to MLS listings, but they may also be privy to homes that haven't been listed. Tell your agent what you're looking for, and there's a good chance that she'll be able to find it.

- * Check the “for sale by owner” websites and publications. Some home-owners try to save a buck by attempting to sell their homes without the help of a realtor. If they're really motivated, you might find some terrific deals through these types of listings.

Rental property is a smart investment. But if you're not careful, you could end up with a lemon. By all means search for great deals, because there are plenty to be had in a down market. But be sure to look before you leap.

Subsidized Assisted Living Explained;

As we age, we often need help with everyday activities. We might also have health conditions that require monitoring or treatment on a regular basis. Seniors who need such services sometimes end up in nursing homes because they have no one to provide them.

If you have a loved one who needs some assistance but is capable of living on his or her own, assisted living might be the answer. Assisted living communities provide housing for senior citizens, as well as certain services that they may need. These often include:

- * Meal preparation
- * Housekeeping
- * Laundry
- * Recreational activities
- * Emergency services
- * Assistance with bathing, grooming and dressing
- * Medication management
- * Home health services

Assisted living isn't cheap. This is one of the reasons that many people do not consider it when looking for elder care options. But seniors with a low income often qualify for an apartment in a subsidized assisted living community.

Subsidized assisted living allows senior citizens to obtain housing and services without paying full price for them. They are usually charged a certain percentage of their income, and the rest of the cost is covered by the government. However, those who are receiving government assistance may be eligible for a reduced rate. Some communities may have an income limit. Those communities that do not, have a maximum cost for senior citizens with higher incomes.

In order to live in a subsidized assisted living community, seniors must meet certain eligibility criteria. These vary from community to community, but generally have to

do with personal care needs. Basically, they must be capable of living on their own, making their own decisions and communicating with others, but need at least some of the services offered.

Choosing an Assisted Living Facility

As with any other type of housing, there are good assisted living facilities and not so good ones. If you find that you are eligible for assisted living, it's important to check out your options before you decide to move in. Here are some things to consider.

* Will you have enough space? If you have a lot of personal belongings, you may have to sell some of them or have someone else keep them for you due to space constraints. However, some communities provide storage space you can use.

* What is supplied with the housing? You may have to provide your own furniture and any special equipment needed due to physical limitations.

* Do you need to supply cleaning supplies and equipment, or will these things be provided by the facility?

* Do you have to pay a security deposit? If so, how much?

* Can you keep a pet? Some communities allow small pets, but most will not allow you to keep larger ones.

* If you smoke, are you allowed to do so in your room? If not, is there a designated smoking area?

* Are overnight guests allowed?

Assisted living is a good alternative to a nursing home for seniors who need some assistance but can do most things for themselves. And for those with limited income, subsidies can allow them access to communities that they might not have otherwise. If you, a friend or a loved one could benefit from such a living arrangement, it is certainly worth looking into.

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Teach Your Pre-Teen to Spend Money Wisely;

We want our children to grow up to be successful adults. We want them to make good choices, to live well and to manage their money wisely. Many of these habits are formed when we're children, and they can affect the rest of our lives.

For this reason, as parents, it's important for us to teach our children to spend money wisely. When they're toddlers, it's a bit too early and once they're teenagers it may be too late - their concepts about money may be already formed. This makes the pre-teen years great years for money-management lessons. Here's how to teach your pre-teen to spend money wisely.

#1 Be a good role model. One of the best ways to teach your child to spend money wisely is to show them through your actions what it means to manage your money responsibly. Don't buy everything you want and see unless you can afford it, and don't use credit cards to pay for things unless you pay off the credit card each month. Save money and talk about making savings a priority.

#2 Talk about money. So many people are reluctant to talk about money. It's not a taboo topic and if you're open and honest about your finances, your children will learn a lot from you. If you've made money mistakes, tell your children about them. Talk about saving, talk about credit cards and debt and talk about budgets.

#3 Give them room to make mistakes. It's important for children to learn to manage their own money. That could mean paying them for jobs around the house. Not an allowance, but a pay-per-job type of set-up. For example, you can post a chore chart for each child and the amount of money they earn for each job, which you expect them to do regularly.

If they don't do the job on the day they're supposed to do it, no money. But if they do their chores, they get paid. Then they can set aside money to save, spend and donate.

#4 Help them set financial goals. Does your child want an iPhone? Do they crave a new pair of designer jeans? Help them set financial goals and create a plan to save for the things they want. This will help them establish good saving and spending habits early on.

Helping your pre-teen learn to manage and spend money wisely is helping them prepare for a financially successful and satisfying life. If they learn good money habits, they'll never have to suffer through the bankruptcies, debt, and financial stress that plague millions of Americans today.

Teaching Your Children about Saving Their Allowance;

Do you have a child? When you are teaching them about right and wrong, throw in a lesson or two about money.

Money is important in the world because it is how things are bought and sold. Money, in and of itself, doesn't bring security but knowing how to use it does.

Even at a young age, if your kids can handle doing chores around the house, then maybe it is time for them to have an allowance. Even with the economy, you don't have to go overboard with an allowance, so long as it is age appropriate.

For example, a child of about nine may get as much as two dollars a week. It is a reasonable amount that they will have to hold onto for a little while to be able to buy anything of significance. When you offer an allowance, try to give it to them on a regular basis each week. This is how they would get paid in the real world.

Is this free money? It doesn't have to be. Let them perform set chores to earn their allowance. Whether or not they can earn more by doing extra is up to you.

Once they have their first allowance, sit down with them and ask them what they would like to do with it. Most little kids will want to run to the store right away. This is the perfect time to teach them about saving. They are learning about addition and subtraction in school, so use their allowance as the basis of the lesson.

Let's say that John earns two dollars a week for allowance. If he decides to buy a pack of candy that costs one dollar (with tax) he is left with a dollar. He put that dollar away or spends it. If he spends other dollar he is left with nothing. If he saves it in his wallet or piggy bank, then he is still a dollar to the good.

John saves a dollar of his allowance each week, and then out of the possible eight dollars he can earn each month, he will still have four left over. It is a win-win situation for your child. They get to use money and how to save it as well.

Another idea is to get them a wallet. When they want to go to the store, remind them to take their wallet with them. If they want something, help them decide if they have enough money or not. And, don't forget to factor in tax. Your child can count out and give the money to the cashier and take their change and receipt. It will feel good to them to make a purchase.

Children are smarter than we often give them credit for. When it comes to money, use your child's allowance to begin lessons on managing money that will hopefully last a lifetime.

The Advantages of an Upfront Mortgage Lender;

If you've ever bought a home, or even considered doing so, you probably know that there are lots of mortgage lenders out there. You may have also found out that some have better reputations than others. Unfortunately, some borrowers do not find out that their lenders are not above board until it is too late – that is, until they have already closed on their homes.

When you're shopping for a mortgage, you need lenders to provide you with certain information. This includes the types of loans they offer and the fees that they you are required to pay. When shopping for a mortgage online, this information is just as important as it is if you go to a lender with an office in your home town. And that's why the Upfront Mortgage Lender program was created.

A lender is only allowed to call itself an Upfront Mortgage Lender if it meets certain criteria set forth by Mortgage Professor, a mortgage industry watchdog group. The advantages of choosing an Upfront Mortgage Lender (UML) include:

- * You can quickly ascertain which loan products are offered by the lender. A UML is required to list the types of loans offered and the niches served on its website. That means that you won't have to waste time with a lender that can't give you what you're looking for.
- * You won't be exposed to any unexpected fees. Members of the UML program must disclose the interest rate and all fees before you have committed to the loan. All lenders are required to provide a Good Faith Estimate to borrowers prior to proceeding with the loan, but there is no law in place that prevents them from changing these fees. Upfront Mortgage Lenders, on the other hand, must disclose fees ahead of time or risk losing their certification.
- * There's no danger of getting burned by unclear rate lock requirements. A UML must make it clear to potential borrowers how rate locks work and which variables can affect them. Things they must disclose include what must be done to lock in the

interest rate, what happens if the market price changes before the application is approved, and how long a rate lock will remain in effect.

* All Upfront Mortgage Lenders must disclose how their loan officers are compensated. That means that if they have an incentive to overcharge borrowers, you will know about it.

Upfront Mortgage Lenders offer borrowers the option to get a mortgage online while eliminating many of the concerns about doing so. If you're considering borrowing online to buy a home, consider a UML. You can find a list of currently certified lenders at the Mortgage Professor website, located at MtgProfessor.com

The Attraction of Investing in Socially Responsible Companies

When we invest in stocks and bonds, we do so in an effort to gain wealth. But stocks give us partial ownership in the company in question, and bonds serve as a loan to the issuer. So in addition to trying to make a buck, we're supporting the entities in which we invest.

Many investors put their money into whatever is performing well, without regard to what they're supporting. But more and more investors have taken an interest in the values of the entities they invest their money in. If they do not match up with their own, they take their money elsewhere. This is known as socially responsible investing.

Socially responsible investors are interested in the bottom line. If they weren't, they wouldn't be investing in the first place. But they also care about the effects that the companies they're supporting have on the world around them. These investors often choose to invest in companies that demonstrate a commitment to an issue that is dear to them. Such issues may include:

* The environment – Many corporations have been caught doing things that harm the environment, such as improperly disposing of waste or overusing fossil fuels. Investors who are concerned about the environment often choose to support companies that demonstrate a commitment to having a minimal impact on the ecosystem, or even work to improve it.

* Social justice – Human rights abuses have put a stain on many a corporation's

image. Investors have become increasingly aware of such issues in recent years. Many now investigate a company's track record in the area of social justice before investing with them.

* Corporate governance – In light of irresponsibility in the ranks of certain corporations, even the way a company is run has taken on a new level of importance with investors. Those who are concerned about the effects of the internal actions of corporations on its stakeholders and the community, may also be considered socially responsible investors.

Not so long ago, the socially responsible investor had his work cut out for him. He had to carefully investigate each individual company he considered investing in. But today, there are socially responsible mutual funds that eliminate the guesswork. These funds only invest in companies that meet certain criteria, such as environmental responsibility. Some are geared toward those who practice certain religions or have other specific moral concerns.

With the rise in socially responsible investing has come an increased awareness on the part of corporations that responsibility is important to their stakeholders. And that's a big part of what socially responsible investing is all about. Investors support companies that do the right thing so that more companies will try to emulate them, resulting in a corporate climate that is more responsible overall.

The Consequences of Dying Without a Will;

You probably know that a will dictates what happens to your assets when you pass on. But it's amazing just how many people do not have one. Some are so uncomfortable with the subject of death that they avoid anything related to it. Others believe that since they do not own many assets, there is no need for a will. And still others simply don't want to be bothered with such things.

If you have no interest whatsoever in what happens to your money and other assets after you're gone, a will is probably not necessary. Otherwise, it's important to have one drawn up as soon as possible. If you don't, your assets could go to people that you wouldn't want to have them, and those you care about could be left with nothing.

Dying without a will is known in legal terms as dying intestate. If you die intestate, it's up to the state where you reside to determine how your property is distributed.

Laws vary from state to state, but your spouse and children are generally first in line. If you have both a living spouse and living children, the property is usually divided among them. In most cases, the spouse gets a certain percentage and the children divide the rest. If you have no children, everything usually goes to your spouse, and vice versa. But in some states, your parents may be entitled to a portion of your assets.

For those who are unmarried and have no surviving children, the property goes to the next of kin. This is where it gets confusing. Your direct descendants are usually next in line, and if you have none, the property could go to aunts, uncles or cousins. If you have no living relatives, your assets will go to the state.

If you want the full details about who gets what if you do not have a will, you'll need to check your state's laws. But it's much better to just go ahead and prepare a will so that your wishes are followed. That way you won't have to worry about your assets going to your uncle with a gambling habit instead of your cousin who is working her way through college.

Another reason that it's important to have a will is because those who are not related to you are ineligible to receive anything in the absence of one. If you have a close friend or significant other who you would like to leave something (or everything) to, it won't happen unless it's put into a valid will.

Having a will is important, but keeping it up to date is also imperative. If one of your heirs dies before you do, his portion of your estate will not necessarily be divided among the other heirs. It will be distributed as the state sees fit.

As you can see, the consequences of dying without a will are many. You may not be around to see the aftermath, but your family and others you care about will. When you die without a will, chances are good that you will leave behind lots of confusion and hurt feelings.

The Dangers of Co-Signing a Car Loan;

When a friend, a child or a relative needs help buying a car, it's tempting to want to help them by co-signing a car loan. However, this may be the most dangerous thing you can do to your credit rating and your financial goals. Here's why co-signing a car loan can be dangerous:

#1 You automatically increase the amount of debt that shows up on your credit report, which can have an adverse effect on your credit score. Credit scores are based on information including your credit history or how you've managed your debt in the past, the amount of debt you have, how long you've had a credit history, and any new credit you've applied for.

If you're going to be applying for credit yourself, for example buying a home, renting an apartment or home, or applying for a car loan, then you don't want any extra debt on your report because it could result in you being denied or a higher interest rate.

#2 If the person you're co-signing for defaults, you are 100% responsible for the loan. That means you should only co-sign for a loan if you're ready, willing and able to pay for the loan yourself.

#3 It can harm your relationship with the person you're co-signing for. If the person defaults on the loan and you have to pay for their car, then the relationship will certainly be strained. However, even if they don't default on the loan and they make each monthly payment on time, the relationship can be stressed because now the person may feel as if they owe you something.

#4 If you have a joint account and credit history with a husband or wife, co-signing for a loan may have an adverse effect on their credit too.

#5 You could be held legally responsible, depending on the state you live in, if the person you're co-signing for gets into a car crash and gets sued. Because you're a co-owner on the car, any negligence the driver is held accountable for can also be applied to you - particularly if it's due to negligence to maintain the car.

You're not doing your friend any favours. If they're unable to sign for a loan themselves it's because they can't afford to. Encourage them to save money and buy the car themselves. Help them come up with a savings plan to purchase a car they can afford. It's the best way for them to establish a good credit history and maintain your friendship or relationship. And it's the best way for you to hold onto your good credit score.

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The Pros and Cons of Borrowing Money from Friends and Family;

Few people get through life without ever having to borrow any money. When we need funds, most of us go to the bank. But for those with bad credit or no credit, that's not always an option. Unless you have a co-signer, and in some cases even if you have one, you may not be able to get a loan.

In such situations, borrowing from a friend or family member might be one's only option. On the surface, it seems like it could be a good idea. You won't be subject to high interest, late charges or collection agencies hounding you. But if something goes wrong, it could cost you a relationship that money can't buy.

Experts often advise against borrowing from friends and family. But when you are truly in need of funds and other options simply won't do, the people you're closest to can often step in and save the day. Here are some pros and cons to consider if you're thinking about asking a friend or family member for a loan.

Pros;

* Borrowing from a friend or family member means that you won't have to deal with a bunch of paperwork. Taking out a loan at a bank requires you to give up lots of personal information that you may not be comfortable divulging. When you borrow from someone you know, there's no need to give your social security number, credit record and life history to a stranger.

* In most cases, people you know won't charge as much interest as other lenders would. Many people are willing to lend money to friends and family without charging a dime of interest. And those who do charge interest usually set it much lower than a bank or finance company would.

* Friends and family are more understanding when you can't make a payment on time than banks are. While it's not good to keep any lender waiting too long, people you know personally may be willing to let it slide if you have a legitimate reason for being late with a payment. They may even let you skip a payment if something comes up.

Cons;

* When your lender is someone you've known all your life, it's easy to take him for granted. Those who borrow from friends and family often put other financial obligations first, and it's easy to get behind on your payments if you do that.

* If something happens that prevents you from paying the loan back on schedule, it could ruin your relationship with the lender. When you borrow from a bank, defaulting on your loan will result in calls from a collection agency and bad marks on your credit report. When you fail to pay a friend or family member, it can put a strain on your friendship or make for awkward family reunions. While the legal consequences probably won't be as bad, it can have serious impact on your personal life.

When borrowing money from friends and family, it's important to make sure that it's for a good cause. Borrowing for a fancy new TV or a vacation is rarely worth it. And even if you do have a good reason for borrowing, it's best to sign a written agreement that details interest charges, payment due dates and other terms. If you treat this similarly to a regular bank loan, it will work out much better in the long run.

Tips to Keep Your College Kid Out of Credit Card Trouble;

Credit card companies have found a way to trap our kids into the cycle of debt at an early age. They issue credit cards to college students. If you don't want your child to potentially ruin their credit, here are some tips to keep them out of trouble.

Start early with teaching them about money. If your children are in high school, that is still not too late to get them accustomed to handling money well. With the money from their after school job or from doing chores around the house, help them to open a checking or savings account.

Ensure that the ATM card has a Visa or Master-Card logo on it. This way, they can use it as a credit card even though it is tied to a bank account. When the money is gone, they can't use it any more.

Another component to this is showing them how to balance their bank account. They can track their purchases and where their money goes. It may take a few tries to get the hang of it. Parents wait for the day when their kid says that all the money is gone and they don't know where it went. Now, they will learn how to control their spending habits so their account isn't empty all the time.

Changes are coming in the way that credit card companies deal with college students. Unless your child is over 21, they can't apply for a credit card unless their parents co-sign for them. As a parent of a freshman in college, refusing to co-sign is the best

thing that you can do. Managing money with you at their side is different from being on their own many miles from home.

Instead, agree with your child that you will provide them with a certain allowance (appropriate for a college student) each month in their account. It is up to them to manage that money. They can ask you questions, and use the tools you have introduced them to. Encourage them to get in the habit of reviewing their bank statements each month to check for fraudulent charges. By using their debit card as a credit card they can practice being responsible for a credit card without the threat of running up a several thousand dollar bill that they can't pay back.

When they are ready, suggest that they research their options. A low interest credit card that offers cash-back rewards is a good choice. And, stress getting a job first then making their payments on time to avoid finance charges.

Hopefully, this set-up will deter your college kid from being seduced by those ads for student credit cards. When they are ready, you will be more than happy to extend your blessing.

Top Tips for Organic Food on a Budget;

These days, organic food is big business. More and more consumers have realized the benefits of organic foods, and supermarkets have responded by stocking more organic products. But due to the high demand and strict requirements of organic products, their prices can be rather high.

For those who are eating on a budget, the price of organics can be a turn-off. But there are ways to get organic foods for less. Here are some tips:

* Avoid the supermarket as much as possible. Supermarkets are generally the worst place to buy organic foods, because prices are high and quality tends to be low. Instead, try buying organic foods at health food stores.

* Visit your local farmer's market. Farmer's markets are among the best sources for local produce. And farmers that sell locally are much more likely to produce organic foods, even though they may not have gone through the expensive organic certification process. Detailed information about the products is usually available, and you can ask the vendor any questions you may have.

* Buy from organic food delivery services. These services sell boxes filled with various types of organic foods at discounted prices. You can get boxes of fruits, vegetables, meats or other items, or you can buy boxes that contain all sorts of organic foods. Most services offer a variety of options, so there's sure to be something that meets your family's needs.

* Buy non-perishable organic foods such as grains and cereals in bulk. Stores can sell items such as these in bulk much cheaper due to the lack of packaging. And as long as they're stored properly, they will keep for a very long time.

* Shop around. Different stores often have vastly different prices on organic foods. Take note of prices at local stores, and check prices online as well. When it comes to organics, it definitely pays to seek out deals.

* If you truly can't afford to go completely organic, adding more organic foods to your diet can still be of benefit. The most important things to buy organic are meat, cheese and milk. When it comes to fruits and vegetables, try to at least buy the foods organic that are most prone to pesticide contamination. These include peaches, apples, peppers, strawberries, lettuce and carrots.

* Grow your own organic fruits and vegetables. It's simple to do, and when it comes time to harvest, you'll have plenty of food for your family and then some. Can or freeze the excess, and you'll have delicious home-grown food to eat in the winter, too. You can find all sorts of information on organic gardening and food preservation online or at your local library.

The benefits of organic food are many. It's better for the environment than food that's grown with synthetic fertilizers and pesticides, and it's certainly better for our health. And if you are willing to search for the best prices, eating organic isn't as hard on your wallet as you might think.

Top Tips for Updating Your Springtime Wardrobe on a Budget;

Spring is a time of renewal. New flowers grow, trees sprout their leaves, and critters come out of hibernation. When it comes to fashion, the colours and patterns of spring provide a breath of fresh air as well.

Fashion designers would have us believe that we need a whole new wardrobe when each season rolls around, and this is especially true for spring. But new wardrobes don't come cheap. Lucky for the fashion-conscious person on a budget, you can update your wardrobe without parting with a truckload of cash. Here's how.

* Limit yourself to one or two trendy pieces. Trends come and go quickly, and those items that are so hot this spring will likely look passé a year from now. It might feel good to be on the cutting edge of fashion, but it's not good for your bank account. You can keep your inner trendsetter happy by getting a couple of trendy items and pairing them with something more classic.

* Spend the majority of your budget on timeless pieces. The little black dress always provides a great versatile look, so you don't have to feel guilty about buying one. Other staples include slim skirts in neutral colours and boot cut jeans.

* Accessories. If you already have a good wardrobe with all the basics, accessories can give your existing clothes a fresh new look. Watch the runways and magazines for the hottest new accessories, and then try to find them cheaper. You'll look stylish without having spent much money at all.

* Hit the second-hand stores. Used clothing isn't the first thing that comes to mind when we're seeking the latest fashions, but you'd be surprised at how much those "new" styles and styles of the past have in common. In fact, the latest trend is often nothing more than a trend from a decade or two ago recycled.

* Sew your own clothes. You can find patterns for stylish shirts, pants, skirts and dresses at any sewing shop or craft store, or online. Find a great fabric to use, and start sewing. You'll have supremely stylish clothing at a fraction of the price you'd pay for it off the rack.

* Shop for clothing online. Check eBay for specific pieces you're looking for, and you might find them used (or even brand new at a significant discount). Use comparison shopping engines to compare prices and save. And check sites such as Etsy for handmade styles at reasonable prices.

Stylish clothing isn't only for the well-to-do. Those who have to watch their spending can dress for success if they shop wisely. Try some of these techniques and build up your spring wardrobe without demolishing your finances!

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Upfront Mortgage Brokers Association: An Explanation;

Mortgage brokers can be quite helpful to the prospective home-owner. Whereas borrowers who go directly to a bank have access only to that bank's loan products, those who work with a mortgage broker can access the offerings of multiple lenders. In effect, the mortgage broker does the mortgage shopping for you.

Still, there are home-owners who have been burned by mortgage brokers, and their stories can be quite discouraging. Some have been quoted prices that sounded great, but once they made a commitment, the price suddenly went up. Others have gotten great deals on the mortgage itself, only to be charged ridiculously high fees by the broker.

The Upfront Mortgage Brokers Association was formed in 2001 to set standards for mortgage brokers and develop a method of monitoring them for compliance. While working with a UMBA member doesn't guarantee that you will get the best bottom line price for the loan, or even the lowest broker fees, it does provide assurance that the broker will abide by the membership requirements. These include the following:

- * The broker agrees to always act in the best interest of the customer. He makes a commitment to strive to find the best lender and type of loan for the borrower's needs, and to find the best wholesale price from the lenders he works with.
- * Fees for services will be established up front based on information provided by the customer. The agreed-upon fee must be put in writing, and must cover all services provided. The broker's fees may be a fixed amount, a percentage of the loan amount, an hourly charge, or a combination of the three, but they must be clearly explained.
- * For any charges made by a third party for services ordered by the broker on the customer's behalf, an invoice must be provided upon request. The only exception is if the broker allows the customer to pay the third party directly.
- * The broker must lock the terms upon request, as long as the customer has met the requirements for the lock. Once the terms of the mortgage have been locked, the broker must provide a rate sheet that discloses the wholesale price of the mortgage at the customer's request.
- * Brokers are required to maintain a website and display their commitment to customers prominently on it. For any mortgage prices shown, it must be clearly indicated whether they are retail or wholesale.

Dealing with an Upfront Mortgage Broker may or may not get you a better deal than working with a non-UMBA member. But it does guarantee that the broker will work

in your best interest and be honest about his fees. If you're in the market for a mortgage, searching for a UMBA member broker could save you a lot of potential headaches.

Use Credit cards and Earn Cash Back Rewards;

In the current economy, not many people are applying for credit cards. But if you are fortunate to be able to get one, the type of credit card you choose is important. We don't mean MasterCard or Visa, but the type of rewards program that the credit card company offers.

When applying for a credit card, many people ask, "What can you do for me?" Creditors want your business so they will entice you to come to them, with offers and lower interest rates to appeal to your financial side. One perk that is attracting customers is the cash back rewards program.

Here is how it works. Most all of the credit cards operate in a similar fashion. Whenever you use the credit card, it pays you a percentage of your total purchase price. There are guidelines for qualifying purchases, but usually it includes gas, groceries, drug store items and retail purchases. That just about covers anything you might want to buy.

Depending on the type of purchase, the percentage you receive back goes up or down. Let's look at the American Express Blue Cash card for an example. Cardholders can earn up to 5 percent back on purchases at gas stations, grocery stores and drug stores. At all other venues, the compensation is 1.5 percent. In addition, there is no annual percentage rate for the first twelve months.

Other cards like the Capital One No Hassle Cash Rewards card ("What's in your wallet?") offers 2 percent back on gas and groceries and 1 percent on all other purchases. Plus, they have no annual percentage rate for the first year either.

Each card has its own appeal. American Express has another card that is good for cash back rewards at restaurants and on travel. Someone who likes to take trips can accumulate a big cash back bonus that they can use for other things. Depending on what you are looking for, there is usually a card for you.

But, read the fine print before you sign on the dotted line. Some cards are designed

for those who spend large amounts of money because the cash back rewards kick in only after a certain dollar amount is reached. For others, the cash back percentage may drop after an introductory period. Some offer cash only when purchases are made at the stores of their choice. If you can live with the terms and conditions, then you can stand to earn a tidy sum.

Cash back rewards cards encourage you to use your credit card for all purchases. You are paying with a card of some kind anyway and you can still keep up with your finances by viewing your credit card statement. As a bonus, you will also see how much money you are making back on each purchase.

Use Online Loan Calculators and Save Money;

Getting a loan can be rather confusing. There's all sorts of paperwork to fill out, and it's full of legal terms that don't make a lot of sense to your average Joe. And then there are the calculations involved. Unless you're a real math whiz, it's hard to figure out just how much you'll be paying in interest, how much you'll save by making extra payments, or which loan will ultimately be the least expensive.

Lucky for those who aren't so good at math, there are online calculators that can answer all of these questions and more. You just put in a little basic data, and the calculator figures up the rest for you. To get started, you'll need the following information:

- * Total loan amount
- * Loan term
- * Interest rate
- * Loan start date

With these numbers, the calculator can tell you how much your monthly payment will be. You can use numbers you've obtained from lenders, or just play around with different numbers to see how they work out. This is especially useful if you know how much of a monthly payment you can afford, because you can determine how much interest you can afford to pay, and/or how long of a term you will need on a loan of a given size.

Some calculators can also tell you how making extra payments will affect your loan. You can input a certain amount to add to your payment each month, a certain number

of extra payments each year, or a one-time lump sum payment. The calculator will tell you how much you can save in interest by making these types of payments, as well as how much sooner you can expect to pay off your loan.

There are also specialized loan calculators that will give you different types of information. There are mortgage calculators that will use your annual income, debts and money available for a down payment to determine how much you can afford to pay for a home. There are credit card calculators that will use your balance, interest rate and minimum payment to determine how long it will take you to pay the card off, as well as how much you will end up paying in interest. And there are loan calculators that will use the total loan amount and interest rate to tell you how much income lenders will expect you to make in order to qualify for the loan.

Using a loan calculator can help you choose the best loan. It can also help you determine how to pay the loan off as quickly as possible. Take advantage of these free online tools and save!

Ways to Control Your Financial Destiny;

When times are tough, it's easy to believe that your financial situation is completely out of your hands. After all, in this day and age, you can't know for sure whether or not you'll have a job from one day to the next. The stock market has its ups and downs, and something could happen tomorrow that could keep you out of work for a week, a month or a year.

But we have more control over our financial destiny than most of us realize. By spending wisely and saving wisely, we can build up reserves and make financial disaster less likely. And if we start thinking about retirement early on, we can ensure that it will be comfortable. Here are some things you can do to control your financial destiny.

* Save up an emergency fund. We should all have 3 to 6 months' worth of income saved up to cover emergencies such as home and car repairs, job loss or illness. If you don't have an emergency fund, start building one up right away.

* Contribute as much as possible to your retirement fund. Most companies will match your contribution up to a certain percent, and that translates into free money for your retirement. So at the very least, contribute the maximum amount that they will match.

If you can afford to contribute more, go ahead and do so.

* Keep your goals in mind when setting a budget. A monthly budget will help keep your finances in order from month to month, but it should also serve your long-term goals. Write those goals down and keep them in front of you as you create your budget.

* Avoid debt as much as you possibly can. Save up a good down payment if you plan to buy a home or a car, and finance as little as you can get by with. Pay credit card balances in full each month, and if you already have credit card debt, pay it off as quickly as you can.

* Put extra money into savings when you can. If you get a bonus or tax refund, put it straight into your savings or retirement account instead of spending it. If you get a raise, don't raise your monthly spending. Put the extra amount received each pay period in the bank.

There are many things in life that we can't control. But when it comes to our finances, there are certain things we can do to increase our chances of success. If we avoid overspending and save up enough money to get us through unforeseen circumstances and retirement, our financial future is almost guaranteed to be bright.

Ways to Cut the Cost of Valentine's Day;

Since the Middle Ages, Valentine's Day has been a day for lovers to show their appreciation and affection to one another. Those who are in relationships often go to great lengths to show their love - buying flowers, going out to fancy restaurant, and showering the objects of their affection with lavish gifts. But when money is tight, it's just not practical to do all of that.

Even if you don't have piles of money lying around, you can still have a great Valentine's Day with the one you love. It just takes a little more creativity. Here are some helpful tips.

* Flowers are a Valentine's Day staple, but you don't have to go with costly roses. Red carnations are also symbols of love, and they're much less expensive. And there's no reason to feel obligated to buy flowers. If your mate has shown little interest in them in the past, use the money you would have spent on flowers to buy her

something she will truly enjoy.

* Have a romantic dinner at home instead of going to a fancy restaurant. Cook your partner's favourite dish, light up some candles, and get a sitter for the kids. You could even get all dressed up just like you would if you were going out. You'll have good food and plenty of privacy at a fraction of the cost.

* Instead of going on an expensive date, do something free. Have a picnic in the park, go to the playground and play like you're kids again, or go for a walk in the woods or on the beach. These activities allow you to spend time with the one you love, and isn't that what Valentine's Day is all about?

* Make a Valentine's Day coupon book for your partner. You can find templates for them online, or you can make one by hand. You could make coupons for things like taking out the trash, washing the car or giving a massage. These gestures will mean a lot to the one you love, and they won't cost you a dime.

* Give your partner a handmade gift. Crafters can create beautiful and useful items to give on Valentine's Day. But you don't have to be an expert to make a great gift. Even if you've never knitted, simple scarves are easy to make and greatly appreciated. Start on the project several weeks ahead of time, and you won't have to fret if you make a mistake. You can go back and fix it or start over and still have it ready on time.

A happy, romantic Valentine's Day doesn't have to cost a fortune. Gifts and fancy dinners are nice, but they're not what it's all about. You can keep expenses to a minimum while still showing your lover how much he or she means to you.

Ways to Get “Free” Groceries;

Food is one of the necessities in life. Most of us spend a few hundred dollars a month on it. Obviously, it's not one of those things that we can just completely cut out of the household budget.

But we can save a lot of money on food if we are willing to put a little work into it. In fact, there are ways that anyone can get groceries for free. Interested? Read on to learn a few tricks that can slash your grocery bill.

* Search for coupons. Coupons for free items aren't especially common, but you can

find them from time to time. Sometimes they pop up in magazines or the Sunday paper, and they may also be found online. But don't overlook the coupons that don't cover the entire cost of an item. Combined with other money-saving techniques, they can help you get free items, too.

* Shop at stores that will double or triple the face value of coupons. There are some chains that do double coupons every day, or at least one day a week. And some have triple coupon promotions on occasion. The value of the coupons is usually limited, but this can still result in getting some items for free.

* Be on the lookout for buy one, get one free sales. Even if you don't use a coupon, you can get one item for free. And if you can find a coupon with a high enough value, you could get both for next to nothing.

* Order free samples. Many manufacturers offer free samples of their products online. Visit the websites of some of your favourite brands, and you might find that sample sizes (or in some cases, full-sized products) are yours for the asking.

* Get customer loyalty cards from the grocery stores you patronize. These cards allow you access to valuable discounts, and some offer points that you can accumulate to get free items.

* Take advantage of rebates. Some companies offer rebates that you can request if you buy one or more of their promoted products. Sometimes these rebates are large enough to cover the entire cost of what you bought.

* Write to the manufacturers of products you've used. Customers often send in complaints when they receive a product that's not up to par, and the manufacturer will often send them coupons for free items in an effort to keep them as customers. But they will frequently do the same if you send them a compliment, suggestion or question. You can contact most companies through their websites, or you can find their addresses on the container of the product in question.

The idea of free groceries isn't as far-fetched as it sounds. If you're willing to hunt for coupons, sales and rebates, you can get many items for free, and get large discounts on many more. With these tips, you could feasibly eat for pennies on the dollar!

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Ways Your Teenagers Can Increase Their Spending Money;

As adults, we often look back on our teenage years as some of the best times of our lives. But when you're a teenager, it's hard to really appreciate the fact that you don't have to hold down a full-time job or pay bills. Teens have concerns of their own, such as keeping their social lives going strong and coming up with money to go on dates and out with friends.

As parents, we can't always give our teens a lot of money. And even if we could, it's important for them to learn how to earn money for themselves. If your teen is short on cash, here are some ideas that he could use to earn the money he needs.

* Get a paper route. If your teen is an early riser, a paper route is the perfect job for him. It won't interfere with his social life, because it only requires a few hours of his time in the mornings. As an added bonus, it provides great exercise if your teen walks or rides his bike to make deliveries.

* Babysit. Sitting is a job that is usually easy for teens to find. Many parents need someone to watch their children before or after school, and since teens are on basically the same schedule as younger kids, they're available when needed. They can also babysit on weekends.

* Have a yard sale. Young teens can make lots of money with yard sales, because they usually have lots of toys and clothes that they have outgrown. They can have a sale of their own or set up with their parents for a larger event. To add to the educational aspect of the experience, have your teen write an ad for the paper, create and post signs and do most of the pricing and set-up himself.

* Clean cars. Teenagers who have recently gotten their permit are often obsessive about keeping their vehicles clean, so why not make money keeping other people's vehicles clean? Let your teen use your water hose, vacuum cleaner and driveway, and advertise his services in the paper. Busy people are often happy to pay a teenager to get their cars spic and span.

* Run errands. Elderly and disabled individuals are frequently in need of someone to run errands for them. This presents a great opportunity for your teen to make money while helping someone in need. He could ask friends, family members and neighbors for referrals, put an ad in the paper, or inquire with an assisted living facility to find clients.

* Get a part-time job. If your teen is doing well in school, he might be able to handle a part-time job. Fast food restaurants and grocery stores are good places to start looking, as they are often willing to work around teenagers' schedules. Just be sure to

closely monitor his grades and make sure that all homework gets done.

There aren't really a lot of traditional jobs available to teenagers, but there are plenty of ways that they can make money. These ideas are but a few of them. If your teen needs extra spending money, have him think about the things he can do (and enjoys doing) and find a way to profit from them.

Wedding Decoration Savings Ideas;

If you take those wedding shows on television to heart, it's easy to believe that a wedding has to cost thousands of dollars to properly commemorate the union. But in reality, you don't have to spend a lot of money to have a lovely ceremony. There are lots of ways you can save.

One thing that takes many brides and grooms by surprise is the cost of wedding decorations. The price of flowers, centrepieces, place cards and other items used to spruce up the wedding and reception spaces can quickly add up. But if you keep a frugal mindset, you can decorate beautifully without spending a fortune. Here are some tips.

- * Roses are the universal symbol of love, but they are also quite expensive. Consider using some other type of flower for all or most of your floral arrangements. Better still, use silk flowers instead of fresh ones. They're less expensive, and they can be reused for other purposes later on.
- * Shop at discount and dollar stores. They often have everything you need to decorate for your wedding, and at much cheaper prices than wedding shops. The items you find there might be a bit less sturdy than their more expensive counterparts, but since you'll only be using them for one day, it won't make much of a difference.
- * Compare prices online. Even if you prefer to shop locally, you can often find prices from stores in your area. This will save you a great deal of time, not to mention gas.
- * Take the wedding tradition of "something borrowed" a step further and apply it to your decorations. Chances are some of your friends and family members kept the decorations they used in their weddings, and they will probably be happy to lend them to you. Put the word out that you're looking for decorations to borrow, and you're sure to get some offers.

* Start looking for decorations several months in advance. If you're planning on getting married next spring, catch the clearance sales at the end of this spring. You might find some excellent deals on things you can use.

* Make requests to your local Freecycle group. Freecycle is an organization that allows members to donate items that they do not need to one another. Simply join your local group and send out an email asking for what you need, and if another member has it, you could get it for free.

There are lots of things to spend money on when you're planning a wedding. While decorations are important, buying them shouldn't prevent you from having the dress you want or going on a great honeymoon. By keeping decorating costs low, you save money that can go toward other aspects of your big day.

What Can a Personal Financial Coach Do for Me;

Wondering if it's time for a personal finance coach? Struggling to change your habits? Looking to get out of debt? Save more money? Protect your family? A personal financial coach may be the answer. Here's what a personal financial coach can do for you.

#1 Help you get out of debt. A personal financial coach can't lend you a no-interest loan or cut up your credit cards for you, but they can help you come up with a get-out-of-debt plan that works. And many times, a plan is exactly what you need to get the job done. You need someone who you can be 100% honest with, so that you can analyze your income and your debts and come up with a plan you can manage.

#2 Help you save for what's important. A personal financial coach won't likely tell you anything you don't already know about saving, but they will help you set priorities, analyze what you need to save, where to save it and when. They will guide you to make the most of your savings and help you come up with a plan.

Generally, a financial coach will tell you to save money for emergencies first, save for retirement next and college last; however, how much to save and where to save it is where they'll be an extraordinary help.

#3 Show you how to protect your money. Knowing how to protect your money and

take care of your loved ones is priceless, and a personal financial coach can guide you to make the smartest choices for your personal situation. They'll help you answer questions like do you need life insurance, how much do you need and where should you get it? They'll also help you set up a will and trust and make sure your assets are protected.

#4 Help you set financial goals. Often the most difficult part of managing your money is knowing what goals to set and what you're capable of. A financial coach can be a great guide to set and achieve your financial goals.

#5 Give you tools to manage your finances. Not only do people often need help creating goals and knowing where they stand financially, but they also need tools, resources and habits to manage their money effectively. A personal financial coach can give you that, show you how to use them and customize them for your specific needs and goals.

A personal financial coach may be exactly what you need to start a new financial life - a life where you're in control of your money and you're taking steps to live the kind of life you desire.

What Does Market Capitalization Mean?

In the investment world of stocks, bonds, bulls and bears, there are many terms that you may have heard about but are not familiar with. One of those terms is market capitalization. Knowing what it is all about can help you to make intelligent decisions about your investments.

Companies are classified in many ways. These classifications are used to help determine how much a company is worth. Market capitalization (or market cap for short) is one way of doing that. It is a measure of value that takes into account the total number of outstanding shares that a company has, multiplied by the current price of the stock.

Most people would normally think that a large wealthy company has more value, but that may not be true according to the concept of market capitalization. Some smaller companies that are stable may have a larger market capitalization. When you are looking to invest, market capitalization is important.

Within market capitalization there are also other terms that you'll want to become familiar with. They are mega, large, mid, small and micro cap. According to the definition of market capitalization, a company that falls into the mega cap category has a market share in the neighbourhood of \$200 billion. That is a lot of money.

The next on the rung is the large cap companies. Their market capitalization is between \$10 billion and \$200 billion. These companies have names that you've heard of before and are also publicly traded companies. If you are looking for a secure investment, you can choose large cap stocks and feel safe in your decision. Some investors refer to large cap stocks as blue chips.

Next we come to the mid or medium cap companies. The market capitalization here is between \$2 billion and \$10 billion. Stocks in this range are prone to fluctuations. These are companies looking to make a name for themselves, a household brand, if they haven't done so yet.

What about the small cap? These are newer companies just bursting on the scene. Their market capitalization is between \$300 million and \$2 billion. It can be risky investing a large amount of money in these stocks. Young upstarts like this can bring you the money, however, if you are willing to assume the risk.

Micro caps are not an item found in a brewery; they are companies that rate low on the totem pole as far as their worth is concerned. Their market capitalization is only between \$50 million and \$300 million. If you want to invest in a sure thing, these stocks are not it.

Who knew that you could wear so many caps? When looking at mutual funds and other investment vehicles you will now know what market capitalization is, and wisely choose the right mix of investments for you.

What Happens to Your Assets during a Divorce;

The breakup of a marriage is an extremely stressful event. Emotions run high, and not knowing where you will end up living or who will get the kids takes quite a toll. And then there is the confusion and contention that's usually associated with the division of assets. It's enough to make you swear off ever getting married again.

Responsible parents can often find a way to put their differences aside when it comes

to deciding what's best for the children. But with assets, it's often a different story. Some couples are so bitter toward one another that they will fight tooth and nail over every single possession. In some cases, a spouse who feels that he or she has been wronged will try to keep important assets as a means of revenge. And then there are times when couples attempt to work things out amicably, but just can't agree on who should get what.

If the divorcing couple can come to an agreement on the division of assets, the issue may not need to go to court. Otherwise, all assets must be reported to the judge and he must make a decision. The division of assets depends on several factors, and it is not always equal.

State law plays a role in deciding where assets go. Most states are equitable distribution states. This simply means that it is up to the court to decide on a fair and reasonable division of the assets. Contrary to popular belief, it does not mean that each party gets half of the assets. Each spouse could get anywhere between nothing and everything. The same applies to responsibility for debts.

Community property states do things a bit differently. The judge is required to split everything down the middle, but he has discretion in deciding which assets go to which former partner. But the laws on debts vary among community property states. In some it is also divided equally, while in others it is divided equitably.

It's important to remember that these laws apply only to marital property. Marital property is property acquired by the couple during the marriage. It does not include property that each partner owned before getting married, nor does it include gifts that are specifically given to only one partner, or inheritances of one partner. For property that fits into these categories, the spouse that owns the property must prove that it qualifies as non-marital property.

When there are children involved, the distribution of assets is generally dependent on their best interests. The parent who gets custody will usually retain the family home, as well as any property that the judge believes is essential in caring for the children. But in some cases, the spouse that keeps the home will be ordered to buy out the other spouse's equity.

There are many factors that could affect the distribution of assets. In some cases, assets must be sold and the proceeds divided between the spouses to carry out the court's decision. Consulting a lawyer is strongly advised, even if you and your spouse agree on who should get what.

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Why You Should Keep Your Debit and Credit Card Receipts;

Have you ever balanced a cheque-book? Maybe you learned in school. With everything being electronic these days, keeping track of your finances can be done through receipts.

Keeping a shoebox of receipts isn't only for the tax man. You can avoid some major trouble if you hang on to your ATM and credit card receipts each month. Now, most people crumble their ATM receipts up or don't ask for them.

Get in the habit of holding on to them. Here's why. Identity theft is a real threat. Criminals are finding more and more high tech ways to steal what you have accumulated. And, it happens in some of the most unlikely places.

Holding on to receipts can help you prove to the bank and credit card companies that you have been the victim of fraud. Here's an example. Let's say that you use your credit card to pay a bill online. Even here, you have the option to print the receipt along with the confirmation number.

When your bank statement is published, you check it online. Instead of one debit for the bill you paid, there are two. You only authorized one payment. With your receipt, you can open an inquiry with the credit card company. They can hold all funds for that transaction until their investigation is finished. This process is a little harder with debit cards but a receipt is your proof that a mistake has been made.

If you aren't used to hanging on to these receipts, it can be bothersome at first. Dedicate a wallet or envelope for your receipts. Keep an envelope in your car for ATM receipts and a wallet or coupon holder in your purse for the receipts from stores.

At the end of the month, sit at your computer or at the table with your paper statement. Use your receipts to account for every charge during the previous month. As you check off each one, you can throw that receipt away. The only thing you won't have accounted for is bank finance charges, and those are easy to add in or rather subtract.

If you want to keep all your receipts for tax purposes, use a tissue box to store them after you've accounted for them on your bank statement. Now you are ready to collect more the next month.

These receipts are also helpful for setting up a household budget. People who pay for

most of their purchases with a card can use the receipts to average gas usage, grocery spending and money spent on incidentals like entertainment.

You probably never thought that those receipts could have so many uses. At least keep your receipts long enough to balance your bank statements and check for discrepancies before throwing them away.

Why You Should Teach Your Teenagers Not to Borrow Money;

Borrowing money has caused millions of Americans nothing more than headaches and heartaches as they watch their possessions, homes and cars, become repossessed. It's caused bankruptcies and more stress than anyone should have to endure. It's not something you'd wish on your family members and certainly not your children. Yet, many teenagers are poised to repeat the mistakes their parents have made. Let's take a look at why you should teach your teenagers not to borrow money.

#1 Teenagers are impressionable. That means they're at a pivotal moment where they can learn good or bad habits. If you not only model good habits but also talk about money, you'll help them for the rest of their lives. You can show them the difference between saving for items you want compared with buying them for instant gratification and life-long debt. You can show them how the little things matter and material things - while fun - aren't worth debt.

#2 Teenagers will be inundated with credit cards once they leave home. Too many teenagers aren't wise to the pitfalls of debt and ruin their credit scores before they've ever had their first real job. It's too much stress for a young person just starting out on their own to manage. Teaching them to save today will help them for the rest of their life.

#3 Give them a chance to practice. Whether your teenager has a job or not, it's important that they learn to save at an early age. This will help them learn good habits now and prevent the desire or need to borrow when they're away from home.

#4 Don't give them a credit card to help them establish credit. Give them a debit card. Debit cards deduct money right from their savings or checking account. This teaches children to budget their money and helps them establish credit.

#5 Don't co-sign a car loan with them. Do encourage them to save money to buy a

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