

CRESTON NEWS ADVERTISER

LOCAL NEWS AND VIDEOS FROM CRESTON AND SURROUNDING AREA

Today's Forecast



59° Feels like: 56°
Wind: 16 NW
Humidity: 82 %

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What's in our laborshed?
What's in our laborshed?
What's in our laborshed?

Airplane crash victims identified



Created: Wednesday, June 3, 2009 12:00 a.m. CDT

FONT SIZE: + -

SEARCH

Summer can be expensive -- maximize your money

By (ARA)

(ARA) - The summer months can bring big expenses. The weather is nice, your wardrobe needs a short-sleeved update, you've got vacation time to travel and extra daylight hours to tackle home improvement projects on your list. With so many potential expenses, it's important to maximize your money.



David Bach, founder of [www.FinishRich.com](#) and No.1 New York Times bestselling author of "Fight For Your Money," offers tips on how to protect your finances, fight for your money and help reach your summer goals.

* Don't take anybody's word for anything
A handshake and someone's good word used to be enough to ensure they'd follow through on the service they'd promised. No more. Get all guarantees and warranties for products and services in writing.

* Do your homework
Use the resources available to you online and comparison shop for everything. Educate yourself about any product or service you're in the market for and, before you send anyone money or sign a contract, check them out thoroughly. Never hesitate to ask for references and make sure to follow up.

* Figure out the total cost
If you put items on your credit card and don't pay the bill in full each month, you'll end up paying much more for the item than you ever thought. Look for stores like Kmart that offer [layaway](#) and purchase your patio furniture, lawn equipment or even the kids' clothes for back to school. With Kmart [layaway](#), you select your items in the store, make a down payment at the layaway counter, make your payments every two weeks and, once your payments have been completed, take your items home. No interest payments are involved. For more information visit [www.kmart.com](#).

* Resist efforts that pressure or intimidate you
Salespeople fight hard for each sale they make, but most honest salespeople don't pressure you to "act now or else." That's a sign you shouldn't act at all. If you think you've been scammed, it's important to report it to the appropriate authorities.

* There's no such thing as a set price
With many services and consumer goods such as cars, gym memberships and cable TV, not everyone pays the same price. You've got more power than you think and it pays to try to negotiate whenever you can.

* Money gives you control, so hold onto it as long as you can
Use cash whenever possible and, if you're using credit cards, try to pay them off in full each month. Avoid entering into long-term service agreements if you can, since they can end up costing much more than they're worth.

For more information, visit [FightForYourMoney.com](#).

Courtesy of ARAContent

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