









NO PAYMENT DUE 'TIL FEBRUARY 2008

Sound familiar? Doesn't it sound like February 2008 is way out there – like almost never? It's so easy to get caught up in Christmas that we sometimes fool ourselves into thinking “no payment due until February 2008” actually means no payment due. So how will you find *yourself* in February?

Before you begin the tedious task of Christmas shopping, take heed to the following budget-saving ideas we gleaned from various internet sites. (Call us for a list.)

-  Review how much you spent last year. Look over your checkbook or sales receipts. This year, keep a record of your expenses with the receipts in a folder. This will give you something to review next year. If you use the last of the wrapping paper or ribbon, make a note of it in your folder. This reduces impulse spending and guarantees you'll have what you need.
-  Plan Christmas shopping just like any other project. Prepare a written budget and stick to it. Remember to include Christmas cards, postage, wrapping paper, entertaining, decorations, travel, special outfits and extra credit-card interest.
-  Make a list and check it twice. No kidding! Write the name of the person you want to honor with a gift and how much you will spend. Double check it with a realistic “eye” and stick to it.
-  Stay within your budget and keep debt from piling up by PAYING WITH CASH! If you do use a credit card, use only the one with the lowest interest rate.
-  Don't take out cash advances on credit cards. These carry a hefty fee and higher interest rates.
-  Shop around before you purchase an expensive item. Be sure you know what features you're looking for and what models offer them.
-  Carry your shopping list with you all the time. That way, when you see a great deal, you can take advantage of it for something you were planning to buy anyway.
-  After you've paid this year's bills, begin a savings fund for next Christmas. It's easier to put a little away monthly than to face those February bills!

We wish you the joys of this holy Christmas Season!
The Foundation Staff and Board of Directors