

- ▶ Gardening indoors
- ▶ Spring clean financial records
- ▶ Farm co-ops

Starting your indoor garden

Having your own garden is a great way to save money on your grocery bill while enjoying delicious fresh vegetables. But buying all those full-grown plants can be costly. This year, try saving even more money by starting early with an indoor garden.

First, plan your outdoor garden so you will know how many seedlings to plant. Consider joining with a gardening buddy to cut your seed bill in half. Most packets have more than enough for two. Create labels for your seeds, it will save you a lot of headaches later!

For containers, the easiest route is to purchase peat pellets or wood pulp pots. These can be planted directly in the soil instead of having to remove the seedling. To keep things inexpensive, you can use anything that holds soil (egg cartons, yogurt containers), as long as you place holes in the bottom for adequate drainage. And of course, you'll need some potting mix—you can even purchase special seed-starting blends at certain stores.

Pre-moisten the soil then plant seeds according to the directions on the package. Water again gently so as not to disturb the seeds. Place the group in a dark, warm place, and cover. Check regularly that they have enough water, but do not over-water.

Once germinated, the sprouts will need to move to bright sunlight. You may even wish to supplement the daylight with a fluorescent lamp to ensure 12 to 18 hours of light. At this stage, they will need to be watered often, and gently. Once they have established their first set of true leaves, they can be thinned if necessary. Cut (don't pull) the weakest seedlings in each pot.

When close to planting time, you'll need to "harden" your plants. Start by taking the plants outside to a shady spot, for increasing sun and amounts of time, several days in a row. If there is danger of low temperatures at night, bring the plants inside again. After about a week or two, you'll be ready to transplant!

Did you know ...

You could enjoy the fruits and labors of a garden without ever planting a seed? Most farms offer Community Supported Agriculture programs, where for a fee, you join the farm and therefore are entitled to a share of the harvest.

Community Supported Agriculture programs (CSA) offer:

- Full shares, where you pick up your produce weekly.
- Half Shares, where you pick up your produce every other week.
- All produce is extremely fresh and usually just picked the day you pick it up. The produce is so fresh it has a longer shelf life than the produce you buy in grocery stores.
- The season usually runs from May or June until October or November
- Shares are usually paid for up front and usually cost an average of \$25 per week. Consider splitting the cost with a friend.

To find a CSA near you check out www.pasafarms.org or www.foodroutes.org.



Q: I have a charge-off on my credit report. What is a charge-off, and do I have to pay it?

A: A charge-off is a severely delinquent debt that has been written off as a loss by the creditor. The debt is still legally valid, meaning you are responsible for paying it.

A charge-off is the number one reason for being denied credit and will remain on your credit report for seven years plus 180 days from the date of the first non-payment.

Paying the balance on a charged-off account will not remove it from your credit report, but will update the status to "paid – charge off." This status will show future creditors that while you were delinquent in past payments, you eventually paid off your debt and no longer owe your creditor money. You will have a better chance of getting credit in the future if all of your debts are paid in full.

Spring clean your financial records

It's the time of the year where we all have spring on our minds. Along with all of the things that spring brings — baseball season, flowers, sunshine — we often think about spring cleaning.

For most of us spring cleaning entails washing walls and curtains and dusting in those back corners that were hidden in shade during the cloudy winter months. But, there's another type of spring cleaning that is just as important and it's likely not on your mind.

Spring is the perfect time to clean your financial records.

If you don't have a designated place to put your bills, make one now. It can be as simple as a basket where you put the bills that need to be paid. Just make sure to go through the basket once a month and clear out the bills that have already been paid.

Take some time to go through all of your paperwork. See what receipts you need to keep and what can be tossed. Look at your bank statements, old bills, warranty papers, old pay stubs and tax returns. Review every piece of financial paperwork you have and see what you need to keep and what you can toss.

When you're trying to follow a budget and make wise financial choices, it's crucial to be organized. If you're not organized, there's a much greater chance you could forget to pay a bill, which will lead to late fees and possibly a black mark on your credit report.

Not only will organization keep you from incurring late fees, it will take a lot of the stress out of budgeting.

Here are some general guidelines about what you need to keep and for

how long:

Permanently keep things like IRA contribution records, retirement/savings plan statements, brokerage statements, and bank records that may have long-term importance.

Documents such as tax returns, records taken for tax deductions and canceled checks and receipts for alimony payments, charitable donations, mortgage interest and retirement contributions should be kept for seven years.

Paycheck stubs, credit card receipts and bills should be kept for a year. One exception is a bill or receipt for a large purchase such as jewelry or appliances. Hang on to those bills as long as you have the item in case you need it for insurance purposes.

Hang on to warranties until they expire.

Keep records that pertain to your home - including records of the purchase price and home improvements - permanently or until you sell your home. If you sell your home, keep records pertaining to the sale price and any expenses you incurred as the seller for at least six years.

As you're cleaning out your financial records and disposing of old papers, make sure you are careful about how you get rid of your paperwork. Simply tossing out papers containing your private information will leave you open to becoming the victim of identity theft. Make sure to shred any papers that contain sensitive information such as your Social Security number, banking information or account numbers.

Some information in this article was obtained from Bankrate.com.

Feedback

What would you like to see in *The Advantage Advisor*? Do you have a question for the Debt Monkey? We would love to hear from you.

Send feedback to Kristen Garrett, Advantage CCS, 2403 Sidney St., Pittsburgh, PA 15203 or e-mail to kgarrett@advantageccs.org.

The Advantage Challenge

Advantage CCS challenges you to ...

Update the agency if you are a customer on a Debt Management Plan.

It's important for our clients to periodically send updates of your debt repayment progress. We want to ensure that our records match the records you are receiving from your creditors.

If you haven't sent us updated statements in awhile, or ever, make it a goal to do so this month.

If you have questions about sending in your statements or about your DMP, contact us at (888) 511-2227.

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