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## Benefits and pitfalls of home shopping

Television has made shopping the most convenient it's ever been. Channels selling the latest goods and gadgets are popping up everywhere. You can buy everything from jewelry to steaks from the comfort of your own living room. All you need is your remote, a soft chair, and your wallet. Of course there are some good deals to be had, but there are also quite a few downsides to this form of shopping.

Many people use home shopping shows as a way to save money on gifts. Some items are sold in sets, such as candles, ornaments or home décor. Breaking these sets up can provide you with several low cost presents for almost any occasion. If you plan on doing this, make sure that it's worth the price. Add the shipping costs to the purchase price and then divide by the number of gifts you plan to get out of it. It may turn out that it's a great money saving deal, or you may find out it's more than you wanted to spend per person.

Another good tip is to always keep in mind that even the shop at home channels have sales. Daily specials, or even entire shows, have items that they have offered in the past, and are now offering for a lower price. Sometimes a good way to get a great price on an item you might be considering is to wait for the sale just as you would with a store.

Home shopping channels are easy, time saving, and offer more variety. Keep in mind that for every positive there is a negative. Sometimes convenience and variety comes with a steep price. Make sure you fully understand what you are buying and that the full price of the item is something you can afford. Remember that shop at home channels are exactly like a store. There are many wonderful money saving items, and some that you can simply live without.

### Tips

Getting a home cooked meal on the table can be difficult with busy schedules and limited time, but it's not impossible with some planning.

- Plan meals for the week ahead of time and do your shopping in one trip.
- Keep some store bought, pre-made meals on hand, but add fresh and homemade foods like vegetables, fruit and breads.
- Cook and freeze meals like casseroles and pasta. Designate one day a month as a cooking day. Pick one or two recipes and make a double batch for meals to be eaten over the next day or two. When you need a meal in a hurry, just defrost and reheat!



**Q:** I heard the new Credit Card Accountability, Responsibility, Disclosure Act goes into full effect this month. What does that mean for credit card holders?

**A:** The Credit Card Accountability, Responsibility, Disclosure Act was passed by Congress and signed into law by President Obama last year. The legislation changes the way credit card companies operate and puts new consumer protections in place.

The legislation bans universal default and double cycle billing. Over-limit fees are prohibited unless you want a transaction to go through rather than have your card declined. Companies cannot raise your interest rate unless you are at least 60 days late paying a bill. Your interest rate must be lowered to the original rate if you make the minimum payment on time for 6 months. Companies must also give you 45 days notice before raising the card's rate. Bills must be mailed out 21 days before the due date.

The legislation also prohibits credit cards from being issued to someone under 21 unless they have an adult co-signer or can prove they can repay the debt. There are new provisions for gift cards too. Gift cards must now have a mandatory shelf life of five years and inactivity fees are banned unless there's been no activity on the card for 12 months.

There are stiff penalties for companies that violate the act, so if you think your credit card company is in violation, contact the Federal Trade Commission.

# Spring cleaning savings

Soon rising temperatures, chirping birds, and blooming flowers will remind us that spring is just around the corner. And with this time of year comes everyone's favorite activity, spring cleaning!

Alright, maybe it's not your favorite, but spring cleaning is a necessary part of almost everyone's maintenance routine. Although cleaning sounds inexpensive, all of those bleaches, detergents, sponges, and Swiffers can put a sizeable dent in your budget quickly. So here are some tips on how to save some cash when preparing for the big cleanup.

Find ways to reuse items in your home for cleaning purposes. Try cutting up towels or clothing into cleaning rags. These can be hemmed and washed to reduce the need for disposable cloths. Disposable items are handy, but they can quickly eat up a household budget. To save money, pick items that can be reused. Instead of disposable mopping pads, pick a good reusable mop and take care of it.

Go barefoot and give your floors a break. While some people post a sign on the door asking guests to remove their shoes, many guests will voluntarily take them off when they see a selection of the family's footwear lined up in the entryway. Even if you keep only family and close friends shoeless you'll save a lot of wear and tear on floor cleaning costs. Also, something as simple as having a doormat directly inside and outside each entrance can reduce the amount of dirt being tracked on your floors.

There are a lot of ingredients around your home that can be used to make great cleaners at a fraction of the cost. The three ingredients to always have on hand for cleaning are baking soda, vinegar, and dish soap. Baking soda is gentle enough to use as a mild abrasive in many areas of your home. Vinegar is a great all-purpose cleaner. Dish soap isn't just for dishes; it's also great as an all purpose cleaner. You can clean almost anything with these three items.

You can use 1 cup of rubbing alcohol, 1 tablespoon of vinegar, and

1 cup of water to make a great glass and mirror cleaner. Using isopropyl alcohol and white vinegar together makes a quickly evaporating glass and mirror cleaner that competes with national brands. This can also be used to give a nice shine to hard tiles, chrome, and other surfaces. When using on windows you can also use old newspaper to wipe off the cleaner which will give you an even better shine.

When cleaning surfaces, dump a bit of vinegar on the surface, and then follow with a bit of baking powder on top. The mixture will bubble, and form a paste. Use the paste to clean the surface, and then mop up what is left with your cloth rag. To make a great bathroom cleaner, fill a spray bottle with 1/2 cup of dish soap and as much vinegar as the bottle holds. It works better than most commercial tub cleaners on the market today. For cleaning toilets, mix 1/4 cup baking soda, 1/4 cup dish soap, and 1/4 cup water. Let it sit in the toilet bowl for a couple of hours, swish with a toilet brush, and flush.

When cleaning floors, you don't even need the baking soda. Just dump a generous amount of vinegar on the floor, and swish it around with a mop. If you're not crazy about the smell of vinegar, add 1 cup of vinegar to 1 gallon of hot water to dilute the vinegar which will reduce the smell.

For homemade furniture polish, use 1 cup of olive oil and 1/2 cup of lemon juice. Mix them together in a clean spray bottle. To use, remember to shake before each application. Apply a small portion to your cleaning cloth and spread over the furniture evenly. Use another clean cloth to polish the surface dry for that deep shine.

Although using homemade cleaning products may require a little extra scrubbing, the savings you will find will be well worth the effort. So whenever you start spring cleaning this year, try some homemade cleaners. The results and savings you'll see will help you to get spring off to a great start.

*Disclaimer: These homemade cleaners have been used by others, but should be spot tested in your home before use.*

## Resources

**Federal Trade Commission**  
[www.ftc.gov](http://www.ftc.gov) or (877) 382-4357

**Recipe ideas**  
[www.epicurious.com](http://www.epicurious.com)

**Tips for simplifying your life**  
[www.simpleorganizedlife.com](http://www.simpleorganizedlife.com)

## The Advantage Challenge

*ACCS is challenging you to ...*

Clean out your clutter and make some extra cash at a yard sale.

While you're spring cleaning, take a look around your house, in your closets and in your basement or attic to see what items you no longer use.

Organize and price everything you want to get rid of.

Weather can change rapidly, but try to hold your yard sale on a day that is dry and not too cold.

Put signs up around your neighborhood and consider placing a classified ad in your local paper, especially if you don't live on a busy street.

Make sure you have plenty of change on hand for the day of the sale, especially coins and \$1 bills.

Get some help. You'll need an extra set of eyes to keep watch over everything.

# Advantage

2403 Sidney St., Suite 400  
Pittsburgh, PA 15203  
(888) 511-2227  
[www.advantageccs.org](http://www.advantageccs.org)

