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Summer fun with the kids

Summer is just around the corner. To a lot of parents that means having children home for several months. And it's highly likely that at least once or twice those kids will utter the words, "I'm bored."

Not everyone is lucky enough to have a pool in their backyard or to have a budget that allows them to take the kids to the movies every week. But, there are ways to have fun without spending a lot of money.

Play outside. Sure, most kids would rather sit in front of the television, but it's good for them to get creative. Go old school and play kickball or baseball. Have a scavenger hunt outside. Create a list of items that would naturally be found around your house. You could even plant a few special things for your kids to find.

If you don't have access to a swimming pool, set up the garden hose or sprinkler for a short amount of time (as long as your community isn't on a restriction to conserve water). Playing with the hose can be a fun way to cool off.

Don't always send your kids out on their own. Join in the fun. Look for free events at your local library or community center. Sometimes it's just too hot to play outside and you need a diversion that includes air conditioning. Most local libraries offer story times and activity times for free.

Are your kids really bugging you to go to the movies? Find the nearest \$1 theater. It's the cheapest way to see a movie in the theater. If you have a local drive-in, go to a night movie. Look for double features where you get more bang for your buck.

Be sure to check out your local paper for summer activities in your community.

Did you know ...

In these trying times, many people have fallen behind on mortgage payments or are looking to have payments reduced. But the lender often uses unfamiliar terms that might be confusing. Here's a few common terms and their meanings.

Repayment plan: If you are past due on the mortgage, the lender will take the full delinquency and spread it out over a number of months of their choosing. This is in addition to your regular payment.

Forbearance: The lender reduces your monthly payment for a set period of time. While on the forbearance, you are accumulating the difference between your regular payment and the lower one. At the end, you will owe the full amount that has accrued.

Modification: The lender can choose any combination of lowering your interest, reducing your payment, lengthening the term of your loan and/or placing any delinquency to the end of the loan. You would receive an amended note to sign for this to go into place.

Short sale: If you are attempting to sell the home and someone offers to purchase for less than what you owe, you must negotiate a short sale with the lender.

Deed-in-lieu of foreclosure: If you are attempting to sell and have no offers, the lender may be willing to do an even exchange—you give the house and the lender frees you of the debt.



Q: I know the new credit card regulations have been in effect for a few months now. I think my credit card company may be violating the laws. What can I do?

A: If you feel your creditor is violating the rule of the Credit Card Accountability, Responsibility, Disclosure Act, there are several steps you should take.

First, call your creditor and ask about what you think is the unlawful practice. Ask them to explain why the action was taken.

If you are not satisfied with their response and you still feel they've violated the Act, then you can report your creditor to several agencies.

If you have a local consumer protection agency, contact them and explain the situation. They will often work as an intermediary between the consumer and a business.

File a complaint with your state attorney general's office. The job of the attorney general is to act as the chief law enforcement officer for the state.

Finally, file a complaint with the Federal Trade Commission. The FTC oversees businesses on a federal level. Though the Federal Reserve is in charge of implementing the new credit card laws, complaints should be filed with the FTC. There is an online complaint form at www.ftc.gov.

If you are struggling to make your credit card payments, you can call Advantage at:

(888) 511-2227

Simple, affordable landscaping ideas

The snow has finally melted, and the sun is shining. Spring is here!!! As we look out our windows and see the lawn around the house for the first time in months, one word comes to mind...Yuck! In many cases a harsh winter has done massive damage to an already bland landscaping design, but with a little hard work and a few smart decisions landscaping can be easy, fun, and inexpensive.

Landscaping can be divided into three easy categories. The first is the lawn. For some, a lush green lawn is all you need to make your lot look complete. For others it is a great contributor to your overall design. In either case, the key is keeping it lush and green, otherwise your landscaping falls short right from the start. There are many fertilizers, weed killers, and lawn treatments available. Just about all of them work wonders, but some can be very pricey.

A tip to cut down on the cost is to weed and feed your lawn yourself. Also stay on top of any brown spots by adding a few handfuls of new seed. Finally, keeping the lawn watered, though advisable, might not be in everyone's budget. A good idea is to have your gutters empty into your lawn and use nature to do the watering.

The second category is your ground cover. This could include mulch, stones, gravel, or any material that covers a large area. Some of these materials can be expensive, and some don't last very long. Mulch seems cheap, and is the perfect solution for people that want a natural earthy look to their landscaping. The downside is mulch usually wears out after as little as one year.

A good alternative is to either forgo the mulch for a more permanent material, or look into "forever mulch," a product that is almost identical to mulch but is made from old tires. Forever mulch has an average lifespan of 10 years, but in many cases lasts much longer. It is expensive up front, but in the long run it is worth the additional cost. Stones and gravel also work

well for covering large areas. This is sometimes a great, inexpensive way to keep the weeds down, as maintenance usually consists of adding a few more handfuls a year. These materials are always cheaper in bulk, and can be delivered by the ton instead of having to buy a lot of individual bags. Even cheaper still, some rocks can be found in sufficient supply right outside your door in nature.

Whichever material you use, remember that some are cheap up front, others are cheaper in the long run, and some can be found completely free.

The third category is plants. Depending on your personal preference and the climate you live in plants can cost a few pennies a piece all the way up to a few hundred dollars a piece. Seeds of course are always the cheapest form of new plants you can buy. This method works even better if you have the time and space to start them indoors.

Another cost saver is to focus on plants that return year after year. Sometimes these have a higher up front cost, but they provide a free encore for many years to come. Many bushes and shrubs also have the same advantage, as well as taking up more space.

Perhaps one of the least expensive landscaping tools is ground cover. Some plants survive year after year, and spread out in a way as to cover a large area. This not only looks great as some of these plants offer great flowers and colors, but it can also save you a bundle by eliminating the need for mulch and stone, as well as other plants.

Whatever your choices and landscaping preferences might be, always remember that there are cheaper alternatives.

Also keep in mind that some landscaping designs can be made to last many years with little or no maintenance cost. Do it yourself landscaping is always great exercise and less expensive than hiring a professional. It also give you a chance to be creative after a long winter of dreariness.

Resources

Online coupons
www.coupons.com

USDA Food Plans
www.cnpp.usda.gov

Federal Trade Commission
(877) FTC- HELP

The Advantage Challenge

Advantage CCS challenges you to ...

Reduce your food budget by tracking what foods you eat the most and what you buy that you don't use.

Studies show shoppers throw away 12 percent of what they buy.

Clean out your cupboards, the refrigerator and your freezer. See what you are buying that you haven't used and needs to be tossed.

Do you always think that you need something, like rice, because you forgot you already bought it, and now you've got six boxes of Uncle Ben's in your cupboard? Write down what you've got in your cupboards and refer to the list before you shop.

Make a shopping list. You'll be much less likely to buy unnecessary items. And never shop hungry!

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