

DOLLARS & SENSE

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A Money-Savers Guide To Home and Auto Maintenance

DIY; this somewhat cryptic acronym is becoming more and more common in our everyday life.

Standing for “Do It Yourself,” these three letters describe the habit of building, maintaining, and repairing items without having to resort to a professional. DIY is a way to both save money and learn new things.

The concept has been around for as long as we can remember. Daring homeowners have tried to fix broken windows, refurbish rooms or repair a leaking faucet for ages. Some attempts were met with success; some were more destructive than they were useful.

The advent of the Digital Age has made DIY projects approachable to

everyone. A quick internet search will return guides, examples, and even step-by-step tutorials. A few nails and a coat of paint later and that old piece of furniture that you insisted on keeping hidden in a corner is now the centerpiece of your living room.

With a bit of practice, this can become a lifesaver for both you and your wallet.

Home Maintenance: Do You Really Need To Hire Someone?

Keeping your home clean is one thing, but even the sturdiest of buildings will sooner or later need repairs. Continuous usage, variations in temperature or simply the natural passing of time will weaken most materials, including those that make up your house.

Without any warning, a cabinet door could start creaking or become difficult to open or close. When these things happen, it is time to decide whether you should replace the entire item or attempt a repair.

It might sound complicated, but most regular maintenance can be completed without too much trouble. Here are a few tips on how to save money while keeping your home in top shape.

Think Twice Before Throwing Away Old Items

The best thing you can do to save money is avoid spending money.

Most of the purchases we make to furnish our homes could be prevented if we just took a few moments to think before throwing our old possessions away. Yes; the item in front of us might seem broken beyond repair, but could it be transformed into something else?

For example, once the screws that keep its doors together are removed, an old and creaky cabinet can be turned into a wine rack. Apply a coat of waterproof paint to an old filing rack, solder a few hooks to its structure, and you can reuse it to store your gardening tools. The only limit here is your imagination!

Garage Sales Are Your Best Friends

If you need to buy something and you are on a budget, don't forget to check out garage sales and flea markets. Most of the times, these will be advertised in your local newspaper or will take place at the nearest community center.

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You might have to dig through piles of junk, but there's a good chance that you'll find something interesting that you will be able to bring home for only a handful of dollars.

Once again, use your imagination! Remember that paint, screws, and nails will always be cheaper than an entirely new item. Don't just aim for furniture that is in mint condition; a slightly damaged piece bought at the right price can be a good deal.

Turn Long and Cumbersome Repairs Into Social Events

Some insist that everything gets better when you have friends around. These

individuals are correct. It's a lot easier to get things done when surrounded by the right group of people.

If your home needs to undergo extensive repairs, ask your friends and family to come over and lend you a hand. Buy pizzas and some drinks and time will fly even while working.

What could have taken you weeks or would have forced you to hire a team of helpers will then turn into a fun way to get together and interact. You will get things done, save money, and strengthen your social relationships at the same time.

If you are in college and you're moving from or to a new place, asking for the help of a few buddies can be a

great way to get to know new people. Just remember to keep things under control, or you might have to clean up your whole house the next day.

Learn From Your Elders; They Already Went Through It.

This advice is for those first-time home buyers/renters lurking among us. Moving to a new place that you can finally call your home is certainly an exciting experience, but excitement often leads to spending sprees.

In the heat of the moment, you might buy something that you don't need without considering the effects of those purchases on your finances. Before dropping those items in your

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Tips on Saving for Home Maintenance Costs

So you just bought a home? It's an exciting (and expensive) challenge. As you budget for home expenses, decorating, and needed maintenance for moving in, you also need to consider the ongoing maintenance costs for your new purchase. It can be difficult, especially if this is your first home, to prepare for hidden repair costs and general upkeep for your home.

Some of the repairs and maintenance that you need to plan for are lawn care and tree trimming, snow removal, painting, replacing large appliances, carpet etc. There are also major repairs such as roof, gutter and window replacement every 20-25 years, and electrical and plumbing repairs and upgrades.

There are two suggestions for deciding how much you should be saving every year for needed maintenance costs so that when the time comes you don't eat through all of your emergency savings. The first idea is to set aside 1% of your home's purchase price every year in a separate account for the home. For instance, if your home cost you \$400,000 you should set aside \$4,000/year for upkeep and repairs. The second option is to budget \$1 per square foot every year to cover maintenance. So for instance, if you have a 1,500 square foot home you should budget \$1,500 in repairs. This may make more sense as the more square footage you have the greater the overall costs for upkeep. You may not use that much every year, but it will be available to you when the need arises.

Of course the above is just a suggestion and doesn't take into account the cost of living in your area, service costs, the age of your home, construction materials, the condition it was in when you purchased it, the weather conditions/hazards in your area and the home's location and terrain. If you are in an area with high winds, freezing or possible flooding, or if your home has wood rather than brick or stone covering or if you live in an area where hiring costs for maintenance people are higher then you should consider adding up to 10% again in savings for each factor.

Of course, these are just suggestions. You should also always carry homeowners insurance on the home. This beneficial insurance can help cover major unexpected disasters such as fire, flooding, major repairs like furnaces and water heaters. Additional insurance for tornado and earthquake coverage can also be added and if you live in a high risk area it should be considered.

basket or inputting your credit card details, take a moment to pick up the phone and call someone you trust.

Those who have been living by themselves for a while have been through the same feelings you're currently experiencing. A word of advice can save you a headache and hundreds of dollars.

If your new place needs maintenance, your parents might also be able to help you. It is likely that they already repainted a wall, stopped a few leaks or assembled furniture before.

If your house is physically far from the place where you grew up, this might also be a chance to show your parents around and enjoy a few days in their company.

Keeping Your Car Running: Do You Really Need A Repair Shop?

Your vehicle is your second home. While your dwelling place keeps you warm and gives you a place where you can be by yourself, your vehicle is your link to the rest of the world.

Acquiring and maintaining a car can be an incredibly expensive endeavor. Not only do you have to pay for fuel, taxes, parking, and highway tolls, but just like in any other machine, the moving parts that make up your car will require regular maintenance.

The majority of people will visit a repair shop whenever they feel like there might be something wrong with their vehicles. After all, your car is too valuable to risk having it break down just when you need it the most.

Garages and dealerships will charge you exorbitant prices for even the simplest of repairs. Most of the time, they will have you pay for any spare part they might need as well as for their services and time.

Luckily, you can avoid most of these expenses by following a few rules. If you manage to learn them and respect them, keeping your car running is guaranteed to cost you less.

Listen To Your Vehicle; It Might Just Be Trying To Tell You Something

A car is not just a hunk of metal with wheels and a set of comfortable seats. Between the sheets of steel that make up your vehicle lays a series of incredibly complex mechanisms that will produce a cacophony of noises.

Learning to pick up and understand those sounds might just save you some money. Take some time to hear your car. Start it up, pop the hood and listen to the engine. Analyze the sounds it makes. If you hear something that shouldn't be there, it is always a good idea to investigate.

Also, your dashboard is equipped with a series of warning lights. Most of the cars that break down and need an emergency tow to the nearest repairs shop end up there because their owners ignored the blinking lights that begged them to stop and call for assistance in the first place.

Most modern vehicles have an on-board computer that acts as a diagnostics unit. Error codes are registered and stored in the unit's memory. If you are quite the motors enthusiast, you might want to consider buying a code reader. A code reader will allow you to keep an eye on any errors that might pop up and act accordingly.

In general, ignoring these obvious signs will directly reflect on the size of your next repair bills.

Understand How To Fix A Flat Tire, Swap Your Brake Pads, Top Up Your Fluids

We have all ended up with a flat tire at least once in our life. It typically tends to happen whenever we are in a hurry, making a bad day even worse.

If you have no idea where to start when you find yourself in such a situation, your only option is to call for assistance and prepare your wallet. Changing a tire might not be expensive per

se but whoever will be doing it is likely to charge you for additional services.

Obviously, this can be avoided by taking some time to learn how to work a tire iron. Have someone teach you how to get to your spare tire, remove the flat one and replace it with an intact one. If you ever find yourself in need of doing so, you will be prepared, and you will avoid having to pay to be able to resume driving.

There are thousands of ways you could be saving money while taking care of your home and vehicle. When looking for tips remember that the internet is your most valuable ally.

Worn brake pads and a lack of fluids are also the main culprits for decreased performances. A brake pad is a thick slate of semi-metallic materials that is pressed against a disk to slow down your vehicle. Fluids are used in the moving parts of your engine to avoid friction or to cool the whole thing down.

Naturally, braking generates friction and consumes the pads over time. A worn pad leads to less than optimal braking performance, which could in turn cause crashes or other accidents.

Learning how to swap your used pads with new ones will save you from having to pay for the service and ensure that you avoid damaging your car.

When it comes to fluids, the principle is similar. A lack of fluids will reduce your car's ability to function or to keep itself cool, leading to overheating and ultimately damaging your vehicle.

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An engine that has worked for a long time without proper lubrication or outside of its optimal temperature range will require extensive repairs. This often costs so much that the most reasonable option is to replace the whole car.

Take Care Of Your Vehicle Daily.

When it comes to complex machinery like your car the only real way to save money, in the long run, is to take care of these items on a regular basis. Keeping up with the maintenance of your vehicle will save you money on needless repairs.

You shouldn't only see your car as a tool to get you from point A to point B. Investing some of your own free time to take care of your vehicle will pay off in the years to come.

Wash your car at least a couple of times every month, even in the cold season. You're doing this not only because nobody likes a dirty car, but also because pollution can damage the body of your vehicle.

If you notice scratches or bubbles on the paint, visiting a body shop to have them fixed before the situation worsens is usually the best idea. It might cost you something, but it will save you from having to deal with the more extensive damage.

If you live in a particularly cold, hot or humid region, you might want to take special care of your vehicle. Study your users' manual to find out what to do when dealing with adverse weather.

If the temperature is unusually low, storing your vehicle in a heated garage will both prevent damage and help you save gas. If your surroundings are sweltering, remember that most materials will expand when heated. Water

and other fluids will evaporate. High temperatures lead to greater need for spare belts, pads, and coolants.

Remember: We All Have Our Limits!

Sometimes, you are faced with issues that you can't solve by yourself. There's no shame in admitting your limits and being realistic about those limits is always a good idea, as it will stop you from carrying on with something that you could regret.

There are some types of repairs that you shouldn't attempt if you are not a professional, even if you feel comfortable with trying. Hiring someone to get the job done will indubitably be more expensive initially, but the risk of causing more damage (or hurting yourself) will be more expensive in the long run. Attempting something out of your skill set may pose a danger to your health, so please be careful.

In general, tinkering with electronics, electricity or anything that has a current passing through it is considered to be a bad idea unless you know what you are doing. Not only is there a risk you might end up electrocuting yourself, most of the times cracking your favorite gadget open will result in even greater damage.

If an item is covered by a warranty of some kind, you should carefully read the terms before you proceed. Many contracts are broken the moment you remove a single screw and companies might even refuse to replace your broken goods if it has been tampered with.

Issues with plumbing or severe structural damage should also be handled by experts only. In many countries including the US, a Certificate of Occupancy must be obtained after your home goes through a major renovation.

Most government agencies will require the building to pass an inspection.

As a rule of thumb, don't attempt a repair if you're not completely sure of the results. When in doubt, remember that most professionals will charge you a standard consultation fee to come over and inspect your problem.

Once you know what you're dealing with, you can decide whether you should fix it by yourself or hire the help of someone with the right know-how.

In Conclusion

There are thousands of ways you could be saving money while taking care of your home and vehicle. When looking for tips remember that the internet is your most valuable ally. Be sure to always view online tutorials with a realistic and skeptical eye. Only perform low risk projects yourself and leave the dangerous work, such as projects that deal with electricity to the professionals.

Visiting blogs and joining DIY communities give you a great chance to keep up-to-date and discover new ways to reuse your old belongings. Also, if you end up crafting something truly unique, there may be people ready to buy them, creating a process that not only saves you money but boosts your income as well! ■



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