

Smart Holiday Shopping

As the Holidays near, many of us are starting to think about Christmas lists and our holiday shopping and it may all seem a little overwhelming. Don't let it get you down. We have a few tips to ease some of the Holiday shopping blues and help you get through the shopping lists without punishing your bank account.

Ideally, we all would have been saving throughout the year by putting a little extra aside each month or taking advantage of a Christmas Club account like STCU offers. A Christmas Club account allows you to put aside a pre-determined monthly amount throughout the year, as well as earn a dividend on the principal. The principal and the dividend are dispersed in October as the Holidays near. There is no minimum deposit and you can start at any time. Access STCU's website, (<https://www.stcu.org/savings.html>) for more information on this product.

If you haven't taken this route, there is still time to save something towards your Holiday shopping. There are 85 shopping days until Christmas, roughly 12 weeks. If you start setting aside \$50 a week for the next ten weeks, you will have saved \$500 to offset the cost of your holiday shopping. If \$50 a week seems too steep, try \$25 a week. That means you will have \$250 to take to the mall in ten short weeks.

If neither of these options is feasible, don't reach for your credit card just yet. Layaway may be an option. The recession has revived some useful tools for the budget minded shopper that haven't been available lately and layaway is one of them. Layaway is the practice of buying on time but paying weekly to the retailer to ensure that your items are held for you.

Generally speaking, the process works like this- a shopper selects items to purchase and enters into a contractual arrangement with the retailer. The contract requires the purchaser to put down a small deposit, usually 10% of the total cost of the items, and charges a small fee, about \$5 -\$10. The purchaser then makes weekly payments against the total remaining balance. The items usually must be paid off and claimed within eight weeks. You can cancel the layaway but you may pay a restocking fee for the store to return these items to their inventory.

Each store has their own policies and restrictions, so be sure to check the fine print and be aware of what you are purchasing. Layaway is not just for the holidays. You may use it year round when it makes sense to do so. Local stores that offer layaway options are Kmart, Burlington Coat Factory and Sears. Just follow the links below for more information:

<http://www.kmart.com>

<http://www.sears.com>

Contact Burlington Coat Factory at (509) 483-1350 for more information on their layaway program.

If layaway isn't for you, give some thought to Black Friday, a shopping day to find some amazing deals. Black Friday is the day after Thanksgiving. Retailers traditionally put out the Early Bird specials in the sales papers on Thanksgiving Day. However, you can get a sneak peak at the deals to come by checking out the following website: <http://www.blackfriday.info>

Be prepared to be out and about at four to five am and for long lines. But if you make your lists and are strategic about what deals you want to get, it can be worth it.

The key here is pay with cash whenever possible. If you must use credit in situations where perhaps you earn an extra percentage off the total by using the company's card, such as Macy's offers, remember these simple tips. Pay off the bill as soon as you get home. If you open an account to get an extra discount, do not close the account immediately. You need 12 months of positive payment history to positively affect your credit score, so choose wisely when opening new credit. Pay off your charges right then at the counter. Holding on to the cash and waiting to pay the bill only tempts you to carry a balance on your card and ensures you will be paying off Christmas for a long time to come.

Getting out of the Holidays without incurring additional debt can be a challenge, but it isn't impossible. Start planning for next year by taking advantage of a Christmas Club account with your local bank or setting aside savings on your own and creating some peace of mind for yourself.

Program Links

[HomeStarts](#)
[Development](#)
[Services](#)
[SHOP](#)

Our Mission:

"To support & develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities."

Events:

Save the Date!

March 17, 2010

"Passport to Ireland"

Fundraising Event at Northern Quest Resort and Casino

Helpful Links:

Our Locations:

Spokane Office:

315 W Mission Ave
 Suite 100

509-484-6733

Bremerton Office:

409 Pacific Avenue
 Suite 303

360-377-7738

To remove your name from our mailing list, please reply to this email "Please Remove Me From List."

Questions or comments? E-mail us at melodyk@communityframeworks.org or call 509-484-6733 ext. 116

Fall and Halloween is in the Air.

Program Links

- [HomeStarts](#)
- [Development](#)
- [Services](#)
- [SHOP](#)

Our Mission:

“To support & develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities.”

Events:

Helpful Links:

www.snapwa.org

Our Locations:

Spokane Office:
315 W Mission Ave
Suite 100
509-484-6733

Bremerton Office:
409 Pacific Avenue
Suite 303
360-377-7738

With Halloween just around the corner, trick-or-treating is on everyone’s mind. For parents this can be a tough time to keep your children happy and safe. Here are a few tips provided by the National Safety Council to make trick-or-treating a snap.

- Children under age 12 should always be accompanied by an adult
- Develop a neighborhood route for children to follow. It should only include well-lit areas with which children are familiar.
- Make sure children understand they should never go into a stranger’s home and that they should only approach houses that are well-lit.
- Decide what time your child will return home and tell them not to eat any candy before they get home.
- Make sure your child understands traffic safety rules.

In case the child gets separated from a group, attach a piece of paper to your child’s costume with his or her name, address and phone number.

If your Halloween plans aren’t set or you are looking for some fun fall events to try in the Spokane area, here are a few that we scared up to get you started.

The Amazing Corn Maze, located in Hauser, ID runs

from September 30th thru October 30th. The maze is open Fridays, Saturdays, and Sundays and offers more than five miles of paths inside three mazes. Call (509) 242-2668 for more information.

The Haunted House is at the Cajun Room at Riverwalk, 1003 E. Trent Avenue (near Hamilton Street). Presented by Ignite! Community Theater and the Rendezvous Events Facility. Not recommended for children under 13. Runs October 20th thru the 30th; admission for adults is \$10, \$7 for students.

The annual Green Bluff Harvest Festival began September 12th and runs through the 25th of October. The Harvest Festival is held over four weekends. Various farms on the Bluff offer apples, pumpkin picking, fresh pressed cider, hay rides, music, craft booths and so much more.

To locate your favorite stomping grounds at Green Bluff or to find some new ones check out their website at: <http://www.greenbluffgrowers.com>

The changing leaves and crisp fall air is one of my favorite times of year. Be sure to get out and enjoy it with your friends and loved ones.



Upcoming Events

Community Frameworks provides monthly credit and debt education classes, free of charge. Registration is required as class space is limited. Contact us at (509) 484-6733 ext. 117 to reserve your spot.

Homebuyer Education Classes

- **Understanding Credit,**
October 7th, 6 - 7 pm
- **Managing Your Finances,**
October 14th, 6 - 7 pm
- **Mortgage Basics,**
October 21st, 6 - 7 pm

- **Homeownership Informational Meeting**
October 26th, 6 - 7 pm
- *All classes and meetings are held at our offices at 315 W. Mission Avenue.**

Applications are available in our office Monday thru Thursday from 8 am - 7 pm. Walk-ins are always welcome. Stop by today and find out how we can help you achieve homeownership.

Check out our website for additional events and project information.
www.communityframeworks.org

CF Happenings

The winner of Community Frameworks’ BBQ giveaway at the Fair this year was Lea Noble. Congratulations Lea.

Infrastructure is well underway at Valley Pointe and will be complete in a few weeks. Stop by the office to learn more about our exciting townhome development at Valley Pointe.

To avoid falling victim to the cold and flu season, take a few precautions. Always wash your hands with soap and water, use hand sanitizer, cough and sneeze into your arm if you do not have a tissue. Wash hands immediately after.

Stay healthy and enjoy the changing leaves and crisp fall air.