

YAI YAI STYLE

March 2010

How to get "IN STYLE" while on a budget???

Hello again! The season is about to change and we are all going to be... out with the old and in with the new. How do we have an "in style" look with minimal funds?

First, go to your closet and remove anything that you have not worn in six months. Send these items to a second hand store or have a yard sale to make room for your new looks. Many second hand stores sell quality used clothing and pay you a percentage, cool cash instead of trash!

Second, check out the latest fashion magazines and create your new look with the current trends. Stay away from the labels if you are on a budget. Creating your own look is way cooler anyway. Simply look at the trend and recreate it with your own style.

Third, check out your existing wardrobe for items that may work, then proceed to shop for the odds and ends that you may need to complete your new look. Tips, check

out clothing outlets, surplus stores, thrift stores, discounted department stores and simply look for sales. You will be surprised what you can come up with if you use your imagination and your credit cards will love you!

Brand names are great; however, they do not make the person. A winning smile, "cool" presentation and a unique style, always wins over tacky multiple labeled attire. Have fun being who you are by creating unique ensembles. You are surely to make a statement that is genuine!

Now, with all of that left over dough, you can pay off your bills. Contact all of your credit card company's and bargain to lower your interest rate, informing them of your interest in your current offers with competitors. Pay at least double payments. Ask your bank for an amortization chart of all of your loans, so that you can pay two principle payments to one interest payment every month. This will crunch your loan practically in half. Create a schedule that allows you to "get ahead" without crunching your style. Give up

that extra fluff that you really do not need and put your dollars to work.

PS... Do you really need that latte every morning?

Calculate your expenses yearly and you will surely be surprised. Five dollars here and there add up in the long run.

Enjoy the quality of life, be conservative and get ahead by being smart with your dollars. Let's face it... we can't have all of the frills, all of the time. Everything in moderation is considered healthy!

Enjoy your unique style at a discount and fill your piggy bank... cha ching!



Until next time your friend,

Yai Yai

