

# 3 SUMMER TEMPTATIONS THAT CAN SCORCH • YOUR BUDGET •



*Every season has its own share of money temptations, but summer might be the worst. Blame it on the sun! It's so easy to spend money in the summer, but that doesn't mean you should. Be sure to look out for these summer expenses.*

1

## Going Into Debt for Vacation

We are all for you having a summer vacation, but make sure you pay for it with cash. Don't go into debt for vacation. Save up, pay cash, and don't fall for slick marketing tricks that talk you into paying for a trip you can't afford.

2

## Bad Mortgages

Everybody's got house fever in the spring and summer. But don't give in! House fever will put you in the poor house quicker than anything. We recommend a 15-year, fixed-rate mortgage with a down payment of at least 10% and a monthly payment of no more than 25% of your take-home pay. If those rules don't fit in your budget, you need to save up and let the fever pass.

3

## Iced Coffee

While out running errands or shopping with friends, you might feel the need to stop and grab a delicious iced coffee. But at nearly \$4 a drink, this can add up quickly! If coffee's your vice, allow yourself a little room in the budget so you can indulge guilt free. Just make sure not to go overboard.

*We want you to have fun this summer, but we want you to have fun now without paying for it later. If you budget and pay for items up front with cash, then you won't have that unnecessary worry weighing you down as you try to live a carefree summer.*

SmartDollar is an online financial wellness program designed to help you get (and stay) on a plan to reach towards your financial goals. Best of all, SmartDollar is provided to you as a 100% paid-for company resource.

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