

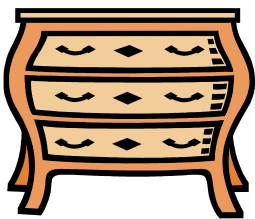
Clothing and Credit ~ A Matter of Interest!



- Learn to make minor alterations, e.g. hemming, to get longer wear from an item
- Mend items promptly ~ you will get more wear out of them and you won't forget you have them (then buy more); this goes for shoes too!
- If you have kids, spruce up a hand-me-down with new buttons or a new patch ~ then the item will look "new" again (works for your own clothes too!)



- Launder items promptly to avoid stains ruining them
- Wash with cold or cool water (fabric lasts longer & saves on hydro costs too!)
- Use the right amount of detergent ~ most people use too much
- At the laundromat, use a warm dryer to decrease drying time (and thus cost)
- If you buy something that needs dry-cleaning, factor the cost of cleaning the item into the price - a lot of dry-cleaners will press items for you that you washed at home ahead of time
- Polish your shoes - they'll look new again (and you might not need to buy any)

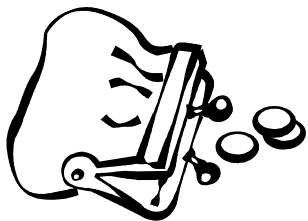


- If you're in the mood for something new but can't afford to go shopping, check in the back of your closet or drawers ~ there may be something there you forgot you had

- Buy second hand ~ you never know what treasure you may find!
- Exchange items with friends or family ~ lets you have more for less!
- Update your hair and make-up and keep your look fresh that way
- Buy at a consignment store
- Take items you no longer wear to the consignment store



- Only buy items that fit now and that you *really* love
- Learn to accessorize ~ that white shirt will look very different with a chunky & coloured necklace rather than with a simple chain
- If you like name brands, buy one or two key pieces each season and then save on what you buy to wear with them
- Don't buy key items that are too trendy ~ you'll be able to wear them longer if you keep your basics more traditional
- Learn to coordinate your wardrobe so that you have more choices to mix & match
- Clean and pressed worn with confidence goes a long way, even if it isn't the newest item that season!



- Shopping with cash helps you stay within your budget
- If you use your credit card to buy something on sale, pay your card off that month (otherwise the cost of the interest can outweigh your savings!)
- If you have teens, set a limit as to what you can afford to spend on their clothes ~ they may need to top up with their own funds to get what they want (and they'll appreciate it that much more!)

For more information about budgeting, the wise use of credit and options for dealing with debt, please contact the Credit Counselling Society at **1.888.527.8999** or log onto **www.NoMoreDebts.org**.

We are a non-profit service, helping individuals and families with free, confidential, and unbiased counselling, information and referrals.