



The following questions have been asked by our readers:

Question: Our children are home for summer school break . We are a family of five and both my husband and I work but have limited income. We can't afford a family vacation! What are some suggestions for entertaining our family.

Answer: With the cost of living continuing to rise, and paychecks not catching up with the high cost of living, many families find themselves in the same situation. "How does a working family afford outside entertainment?"

A couple suggestions is to check out the Parks and Recreation website for your area. They offer free movie nights and live concerts for the family—some even offer free or low cost camps for the children.

Churches that offer Vacation Bible School (VBS) is another source. Most VBS's offer week long programs which is another way for the children to have an activity along with community involvement.

You can also check the web for nonprofit organizations that offer summer camps that have field trips that include a trip to a summer amusement park.

Last by not least, don't forget to have family night. It could be "game night" that excludes electronic games. Board games are a great way to bring the family together and it's a lot of fun! You could also allow the children to invite one of their friends over on family night. This is a great way of teaching children hospitality and extending love to those who have not. One of my favorite things for a family to do together is community service. Do something for those who are less fortunate. Visit a nursing home, help out at a food bank. You will be amazed at the valuable lessons your children will learn.

You may think you don't have much and your money is limited, but if your family is healthy and love abounds, you and your family are very rich, so don't sell yourself short. Enjoy the summer planting seeds of love and kindness to your children and others.

Question: My credit scores are very low. I need to purchase a car and don't want to pay high interest rates. How can I get my credit scores high enough to purchase a new or slightly used car?

Answer: Good question, but without seeing your credit report it would be hard to pinpoint specific areas of change. I could however make some suggestions.

If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more and running over. Whatever measure you use in giving—it will be used to measure what is given back to you.

Luke 6:38



First, stay away from those buy here, pay here car lots. The interest rates are extremely high and you will never pay that car loan off.

Creditors look at your "Trade Lines" to determine your credit history. *Do you pay your bills on time, how often are you late making your payments, and how close you are to the limit of your credit cards.*

It is extremely important to pay your bills on time—and consistently. This will make your credit score higher.

Next, they look at charge offs. How many, why, and amount charged off. Charge offs are called "derogatory" credit. Derogatory credit information is very harmful to a credit report. It is very important to verify that this information is accurate. Credit reports tend to have a lot of erroneous information on them. If you discover erroneous information on your report, you can solicit the reporting agency to have it removed. This can be done via their website or in writing.

Other erroneous information that needs corrected are multiple names and addresses. If more than one name is reported on your credit report, you can request that it be removed and corrected via the reporting agency's website or in writing. Make sure that you **contact only** the agency that is reporting erroneous information and not the agencies that have not reported erroneous information. Otherwise the non-reporting agencies will add that erroneous information to their records for future credit reports.

Also, too many inquiries on your credit report will lower your credit scores. This tells lenders you are shopping around for credit and are being denied. It takes two years for inquiries to drop off. If you have judgments on your credit report, it takes ten years and bankruptcy takes 7 years to drop off. Tax liens never drop off.

Good credit is valuable. Protect it by paying who you owe and making sure information is reported correctly on your credit report.