

# DIY or Hiring a Contractor for Home Projects

**You bought a home in hopes that it increases in value.**

That way, you can earn money on your investment, when it's time to sell. One way to help increase the value is through making some home improvements.

**The cheapest way to make those home improvements is to do them yourself.** By doing them yourself, you will have to pay just for the materials, right? Sort of. Do you have the equipment you will need to do the job? Do you have the ability to do the job right? Do you have the time? Hiring a contractor means they will answer yes to each of those questions.

**If you do it yourself, you may be able to rent rather than buy the equipment.** That will save you some money, but it is still an added expense. If your skills are lacking, you can probably find a YouTube video to explain how to do it. The problem with that is, if it's not done perfectly, you may have to redo it sooner than you had planned, which will increase your costs over time.

**Lastly, look at your time investment.** What is your time worth? A simple way to decide what your time is worth is to look at what you get paid at your job. Clearly, that is what you believe you are worth. Now, take that amount and multiply it by the number of hours you think the project will take.

When you add up all of those "costs" to DIY, compare it to the estimates you got from a couple of contractors. It is likely you will find the cost isn't that much different.

Meanwhile, if you have the skills, the equipment, and the time, doing it yourself will save you money and likely bring you personal satisfaction. No matter what you decide to do, make safety your top priority. Areas you don't want to skimp on are plumbing, electrical or roofing. Also, if it requires a permit, that should tell you it isn't meant for a do it yourself project.

*No matter what, enjoy your beautiful home.*



# True Cost of Pet Ownership

Maybe you walk through the mall and see a pet store. Maybe you go online to look at all the sad faces of rescued puppies and kitties at the local shelter. Maybe you saw the most recent ASPCA commercial. Maybe you've just been working from home and want some companionship. Whatever the reason, you've started looking for a pet. Before you make that impulse purchase, think about what it really entails.



Not only does it mean sleepless nights, especially if they still need to be trained. It also means, less time for you and more time walking Fido or cleaning Fluffy's litterbox. It also means unconditional love and kisses and exercise because of the walks. As with everything, there are pros and cons.

Before you let those adorable and sad faces woo you, take a look at your life and see if you can be a pet parent. Do you have the time it will take? Additionally, do you have the room in your budget?

**The ASPCA estimates that a dog or cat costs more than \$1000 in the first year.** That is approximately \$100 a month you will need to add to your budgeted expenses. You may be wondering how it can be so much.

## In the first year alone, you will need to pay:

**Adoption cost:** Dog: \$0 to \$660 / Cat: \$0 to \$270

**Food:** Dog: \$30-\$50 / Cat: \$100-\$200

**Startup supplies** (bowls, bed/crate, leashes, tags, toys, etc): \$50 to \$300

**Vet and vaccinations:** Dog: \$50 to \$300 / Cat: \$100-\$200

**Preventative medical** (heartworm/ticks/etc): \$50-\$100

**Spay or neuter:** \$20 to \$300

**Licensing:** Dog: \$10 to \$20 / Cat: \$0 to \$20

**Microchip:** \$50

Luckily, some of those are one time expenses. The expenses don't end the first year.

## The ongoing expenses for years 2+ include:

**Food:** Dog: \$250-\$750 / Cat: \$100-\$200

**Annual medical exams:** \$50-\$100 \*

**Vaccinations:** \$10 to \$100 \*

**Preventative medical:** \$50-\$100 \*

**Litter:** Cat: \$200-\$250

**Toys and misc supplies:** \$20-\$100

**License:** \$0 to \$20

Notice what isn't listed are surprise medical bills, which will come up at some point.

**Moral of the story,** make sure you have enough room in your budget to absorb the expense, while still paying down your debt and continuing to build your savings.



### Tatertot Casserole

#### Ingredients

- 1 pound ground beef
- 1 pinch salt and ground black pepper to taste
- 1 (10.75 ounce) can condensed cream of mushroom soup
- 2 cups shredded Cheddar cheese
- 1 (16 ounce) package frozen tater tots

#### Instructions

1. Preheat oven to 350 degrees F (175 degrees C).
2. Cook and stir ground beef in a large skillet over medium heat until no longer pink and completely browned, 7 to 10 minutes; season with salt and black pepper. Stir cream of mushroom soup into the cooked ground beef; pour the mixture into a 9x13-inch baking dish. Layer tater tots evenly over the ground beef mixture; top with Cheddar cheese.
3. Bake until tater tots are golden brown and hot, 30 to 45 minutes.

*Add some veggies by adding a layer of your favorites between the ground beef and the tater tots. Some of the best veggie options include peas, green beans and corn.*

**Enjoy!**



### Winterize Your Home and Save

***With winter upon us, your utility bills are probably going up.***

There are several DIY winterizing projects you can still do to save yourself some money. These simple projects can save you hundreds of dollars each year for minimal time and expense.

- Invest in a programmable thermostat for as little as \$25. It will allow you to set a lower temperature while you are at work and turn it up just before you get home.
- Consider lowering the temperature in your home a degree or two. Even a single degree in temperature change can positively or negatively affect your utility bill.
- Change your furnace filters every 90 days for optimum efficiency.
- Adjust the temperature on your hot water heater with the seasons. You'll still get hot water, but keep your utilities reasonable.
- Check your windows and doors for leaks. Add insulation or caulk to reduce the amount of heat escaping or cold breeze coming into your home.
- Open your drapes for a little natural heat. It's free!
- Make sure the damper on your fireplace is closed. As your Mom or Dad probably said when you were growing up, there's no need to heat the whole outdoors.
- Last, but not least, and the easiest on the list, unplug your appliances that aren't in use. Even if they aren't turned on, they will still waste some energy.

*Now, you can sit back and watch a movie with your family, while cozy and warm.*

