

Dave Says

Need A Side Income

BY DAVE RAMSEY

Dear Dave,

My wife and I are thinking about selling our home. I was recently let go from the military due to downsizing, and I've begun a job in real estate but things are starting slowly. My wife brings home about \$3,500 a month as a teacher, and the only debt we have is our house payment of \$1,616 a month. I was given a \$35,000 severance package, but we need some advice to help bridge the financial gap. Any ideas?

—Erik

Dear Erik,

Having little or no income is a lot harder than a variable income situation. Your wife is bringing home good money, but at the moment your house payment is almost half that amount. Are there some things you can do on the side while you're getting your real estate business going that will create income? If you could make even \$1,000 to \$2,000 a month, it would change the picture entirely. You guys would be able to keep your home and have a little breathing room while you get your real estate career off the ground.

Looking at it from a long-term perspective, if you're selling a bunch of houses a year or two from now, you're in the clear. You could easily stay in the



Dave
RAMSEY

house. But if you don't find extra income while you build your business, if you're not willing to work extra hard and sacrifice in the meantime — even if it means just delivering pizzas — then you probably need to sell the house. It takes about six to nine months to start making a living in the residential real estate business. So look at it this way: the more houses you sell, the less time you spend delivering pizzas. All this really hinges on is how badly you want a career in real estate and how much you guys want to keep your home. If you want it enough, you'll do what it takes to get there. And for the time being that's going to mean supplementing your income with something on the side while you grow your real estate business!

—Dave

PAY OFF DEBT FIRST

Dear Dave,

We've made an offer on a house we really like through a first-time buyers program. Now, after looking over our budget and debts again, my wife and I are having second thoughts. We haven't

signed or turned in any paperwork yet. What do you think we should do?

—Craig

Dear Craig,

I wouldn't go through with the deal. I advise people to be debt-free before buying a home, because you want a home to be a blessing, not a curse.

Homeownership when you're broke is never a good idea. And basically, that's the situation you're describing. You have debt, and you're trying to sneak into something with a first-time buyers plan. The translation? You have no money. Everything that can go wrong will go wrong. That's Murphy's Law, and he'll move into your spare bedroom along with his three cousins — Broke, Desperate and Stupid.

Get your debts paid off, build up an emergency fund, and save up a good down payment before buying a home. I know that's not the popular answer, but it's the smart one!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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Doc was the first one in at the Mule Barn truck stop this morning, so he got to pick, and he chose the round table instead of the philosophy counter. If you asked him why, he couldn't tell you, but some days are just round table days, while others lend themselves to counter proposals.

In 15 minutes the round table had a quorum of homespun philosophers, practical jokers, and scientific greatness.

"Puts me in mind," said Bert, "of the time we were in the mountains and I was suddenly surrounded by a mountain lion."

"So what did you do about it, Bert?"

"I died, of course."

Cracker packets flew. While Bert was returning the packets to the packet container, Herb picked one of them up and examined it.

"Stealth," he said.

"What's that, Herb?"

"Stealth. These cracker packets, I mean. Just have a look at them. See how they are designed, so that the crinkles on the flat side are just crinkly enough so the radar won't bounce back a strong signal? And of course if the packets are flying sideways, there'd be no discernible bounce at all."

"Stealthy cracker packets?" said Doc.

"Well sure. You noticed how each of us was able to make a direct hit on ol' Bert there? He had no warning. Design is everything, isn't it?"

Cracker packets flew once again. Good thing Herb's radar was turned off or we wouldn't have scored as many hits as we did.

Farm Bill MPP-Dairy Sign-Up Underway

BROOKINGS, S.D. - The sign-up period for the 2016 Milk Margin Protection Program for Dairy producers (MPP-Dairy) is underway and runs from July 1 through September 30, 2015 at your local Farm Service Agency (FSA) office.

"The MPP-Dairy program is a voluntary safety net program established by the 2014 Farm Bill that continues through December 31, 2018," said Tracey Erickson, SDSU Extension Dairy Field Specialist.

Erickson explained that the program provides eligible producers with indemnity payments when the difference between an all milk price and average feed cost (the margin), falls below coverage levels producers select on an annual basis.

To be eligible for MPP-Dairy, operations must produce and commercially market milk in the U.S., provide proof of milk production when registering, and not be enrolled in the Livestock Gross Margin for Dairy program (LGM-Dairy).

"Eligible dairy operations must register for MPP-Dairy coverage at the FSA office where their records are stored," Erickson said.

When signing up for the program, producers will need to supply the following information.

- * A production history establishment, which is completed on form CCC-781;
- * Election of the annual coverage level and completion of the contract on form CCC-782;
- * Payment of the \$100 administrative fee, annually; and
- * Payment of the premium, if there is a premium owed.

This will be dependent upon the premium level selected. An operation must pay:

1. the premium in full at the time of annual coverage election;
2. a minimum of 25 percent of the premium by February 1 of the applicable calendar year of coverage with the remaining balance to be paid by June 1st of the applicable calendar year of coverage.

In mid-August, a collaborative group will host a meeting to explain the parameters of the program, along with showcasing the recently updated MPP-Dairy Risk Management calculator. For dates, times and locations, visit iGrow.

The collaborative group includes; SDSU Extension, Southwest Minnesota Dairy Profit Group, Midwest Dairy Association, NDSU Extension Service, Iowa State University Extension and Outreach, University of Minnesota Extension, South Dakota Dairy Producers, Minnesota Milk Producers Association, Iowa State Dairy Association, North Central Risk Management Education Center and United States Department of Agriculture. **iGrow**

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