

DAVE SAYS:

Keeping new business simple

Dear Dave,

My husband is a landscaper who works for the state. He has his technical license and wants to start a business doing private work as well. What advice would you give to someone just starting out in this field?

Amy

Dear Amy,

First, I'd check to see if there are any additional licenses required for doing that kind of work in your state and the cities in which you'll be operating. You want to make sure you're starting off on the right foot with any authorities or governing boards.

The next thing I'd advise is to keep it simple. There's no reason to run out and incorporate or anything like that. It's a service business, so print up some cards and start thinking about a basic one- or two-page website. Then, once you land some jobs, post tons of pictures of his work. Before and after shots are great sales tools in his industry, so you'll need to really show off his talents.

Of course, no one will know you're out there or online unless you really talk up the business with people. And I'm not just talking about homeowners and businesses. You guys need to approach anyone who may be a potential lead—real

estate agents, builders, bankers, architects and anyone else who touches a piece of real estate.

When we built our house, the architect recommended the landscaper. So, try to figure out all the connectivity points you can. Then, stay in touch, and buy them lots of coffee and doughnuts!

—Dave

Not a luxury these days

Dear Dave,

We had just started your plan and saved \$1,000 for our baby emergency fund when our laptop computer died. We do all of our finances online, including budgeting and banking. Should we dip into the emergency fund to replace the computer?

Erin

Dear Erin,

Yes, I think you should. Computers used to be considered a luxury, but today many people find themselves in your exact situation. They use computers not as toys or just to surf the web, but to help run their households and organize their lives and finances on a daily basis.

Now, upgrading at this point to the biggest, baddest, coolest thing on the planet is a no-no. That kind of thing is what we call a "want." There's a difference between a "want" and a "need." So, you need stay calm and go find a good basic computer that will take care of your online needs.

Trust me, you can get a good new laptop for about \$300. That way, you can take care of your computing while only putting a small, temporary dent in

your emergency fund!

—Dave

Can the loans be forgiven?

Dear Dave,

I'm 36, and I've been placed on permanent disability due to primary progressive multiple sclerosis. Is there a possibility I could petition to have my student loans forgiven? Do you believe this is an issue of conscience?

Janelle

Dear Janelle,

No, I don't think it's an issue of conscience. If you've been officially and medically diagnosed with this disease, and you've also been declared permanently disabled, then federally insured student loans can, and should, be forgiven.

I'll tell you ahead of time that it's going to take a lot of work—regardless of the rea-

son—to get a request like this through the system. You'll be swimming in red tape for a while, but having the loans forgiven is only fair considering your condition and situation.

God bless you, Janelle.

—Dave

* For more financial help, please visit daveramsey.com.



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