



How to stay within your home improvement budget



Homeowners willing and able to pitch in on their home projects can save themselves a substantial amount of money on labor costs.

Home improvement projects range from small scale undertakings that can be tackled in a single weekend to large remodels that can take several months to complete. While no two projects are the same, every home improvement project

demands that homeowners dip into their pockets and spend some money.

Much like the scale of projects varies greatly, so, too, do the financial commitments required of homeowners to make those projects a reality. But no matter the

size of the project, homeowners can find ways to stretch their budgets without sacrificing the quality of their improvements.

* Do your homework. Before you decide to make changes to your home, it's best to first do some

research into any potential projects you're considering. Many homeowners have decided to dive into a project before they fully realize its scope and cost, and going in blind can bust a budget, turning what might have seemed like a relatively simple project into a money pit.

Understanding just what a project entails and how much it's likely to cost can give homeowners an idea of what they can afford and where they might be able to stretch their budgets. For example, if you want to replace your kitchen countertops but can't afford engineered quartz countertops, you might be able to find a less expensive alternative, such as tile, that you like just as much. But it's best to research such alternatives before you decide to replace your existing countertops. If you can't find a less expensive alternative, you might want to postpone the project until you can grow your budget. But starting the project without first grasping its true cost is a recipe for disaster, so do your homework before you find your toolbox and start working.

* Build unforeseen expenses into your budget. Another way to stay within your budget is to include

budget-busting unforeseen expenses into the budget from the get-go. Whether you're doing the project yourself or paying a contractor, nearly every home improvement project will present some unforeseen, and costly, hurdles. For example, you might find mold inside the walls when you're converting a basement, and it can cost a pretty penny to make that mold go away. If you go into the project expecting such hurdles, then the financial sting of addressing them won't prove too great a burden. But if the mold catches you and your budget completely off guard, you might be forced to overextend that budget or make sacrifices elsewhere in order to complete the project. Build some contingency money, including permit and permit fees, into your home improvement project to safeguard against such unforeseen issues.

* Get to work. If you're hiring a contractor, speak to him or her before signing a contract to see if there is anywhere you can pitch in to keep the labor costs low. You might be able to pitch in during the demolition phase, saving the cost of paying your contractor's workers to tear down walls or remove debris you can just as easily

remove yourself. Another way to pitch in is to do the end-of-day cleanup yourself. Any role you play with regard to labor will likely need to be negotiated upfront, but you can save yourself a substantial amount of money on labor if you're willing to get your hands dirty.

* Determine if piecemeal is the most affordable option. Sometimes it makes sense to tackle one project at a time, while other times you might want to combine projects to save on the cost of materials. For instance, if your ultimate goal is to install wood flooring throughout your home, determine if it makes more financial sense to install the flooring all at once rather than doing one or two rooms at a time. You might save by buying all of your materials at once rather than buying a small amount of materials several times over the next several years.

Home improvement projects often go a long way toward making a home more enjoyable for its owners and inhabitants. And while such projects can be costly, homeowners who stay disciplined can still get their dream homes without busting their budgets.

Car battery care in extreme weather

Few things can be more frustrating than jumping into the driver's seat on a frosty morning, turning the key in the ignition and failing to hear the engine roar to life. Frigid weather can cause trouble with a car's battery. Some drivers do not understand why, but getting the facts can help people avoid having to deal with dead batteries on cold winter days.

Cold temperatures wreak havoc on batteries because they slow the chemical reaction inside of the battery. Batteries work by combining lead plates with lead dioxide and sulfuric acid to create electrons. While batteries can function under myriad

conditions, the cold weather tends to degrade high-quality batteries and may render subpar batteries useless.

The cold weather can cause the fluid in the battery to freeze and lose function. A battery that is frozen will not hold a charge, and, as a result, the car won't start.

There are various ways to protect a battery from failure in the cold, and some of them involve taking precautionary measures even before the arrival of cold weather.

* Assess the age of your battery. If your battery is old, now may be the time to replace it. Batteries differ in how long they last, but

many last anywhere from five to 10 years. If your car is still running on its original battery and your car is several years old, it may be a good idea to get a new battery before the arrival of winter. Battery size will not necessarily provide better starting. It's important to buy the correct battery for the make of your car, which can usually be found inside of the owner's manual.

* Verify that there is no corrosion. Corrosion can prevent a car from starting just as much as a worn-out battery. Corrosion is caused by a faulty connection that allows battery acid to escape and corrode surround-



Drivers should replace old car batteries before the arrival of winter weather.

ing areas. Regularly inspect the battery to keep abreast of issues that may cause corrosion. Carefully clean away any corrosive residue that has formed and make

sure the battery is correctly seated.

* Install a battery blanket. A battery blanket is used to wrap around the battery and fit inside of the battery cover. A cord with a plug runs from the blanket to a wall outlet. The blanket can produce enough heat to keep the battery fluid from freezing. A trickle charger can also be mounted on the battery. It will deliver enough power to the battery while the car is off to keep it from freezing.

* Minimize the use of automotive accessories. Do not

start the car with the heater and the radio on. They can use up the power coming from the car's alternator and prevent the battery from charging. Do not leave the heat and the radio on while the car is idling. Otherwise the car will not be putting out enough power for the alternator to charge the battery and power the electrical systems.

* Disconnect the battery. If your car will be stored in a garage for the winter, disconnect the battery. Certain devices, such as clocks and alarm systems, continue to drain battery power when the vehicle is off. If your car will not be driven enough to recharge the battery, keep it disconnected when the automobile is being stored.

Cold weather can sometimes wreak havoc on vehicles. Knowing how to skirt trouble with your car's battery can keep your car on the road throughout the winter.

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