

inSIGHTS

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MANAGING HOLIDAY BUDGETS

Often, a leading cause of stress during the holiday season stems from money problems. If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Read on to learn how to manage a holiday budget.

4 CONSIDERATIONS WHEN BUYING A CONDO

Buying a condo is different from buying a single-family home and can be a complex process. As such, there are a number of unique tips to keep in mind when purchasing a condo.

WINTER VEHICLE STORAGE TIPS

When winter comes and brings the snow and cold with it, it's time to store your recreational vehicle—or any vehicles that won't be in use—to avoid damage from the harsh weather and roads.

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LIFE

Managing Holiday Budgets

Often, a leading cause of stress during the holiday season stems from money problems. If you are like most consumers, you have not planned ahead and may find yourself struggling for cash come January. Proper budgeting and smart shopping techniques will help you stay within budget while finding something special for everyone on your list.

Consider the following tips:

- Write down a maximum dollar amount that you want to spend for your entire list, and then track how much you are actually spending.
- Set aside money throughout the year to use for holiday spending.
- Take advantage of online ordering to save money and time by comparison shopping. Make sure to take advantage of Cyber Monday sales and free shipping codes.
- Buy gifts using cash. This will help you avoid putting too many expenses on your credit card.
- Give personalized gifts instead of expensive gifts. A less expensive, thoughtful gift can be worth more than a costly gift that the recipient may never use.

Keeping in mind the above tips will ensure that you can enjoy the holiday season without worrying about money.

HOME

4 Considerations When Buying a Condo

Buying a condo or strata is different from buying a single-family home and can be a complex process. As such, there are a number of unique tips to keep in mind when purchasing a condo, including the following:

1. Hire a real estate agent who has experience selling condos.
2. Obtain financing. Obtaining financing can be tricky when it comes to purchasing a condo, as many lenders and loan products do not allow condo purchases. However, financing options are available and you should seek them out.
3. Know what the association fees are. Most condo communities require residents to pay quarterly, biannual or annual fees. These fees often cover common expenses like insurance and maintenance.
4. Review association rules. Condo associations will have a variety of rules and regulations to help keep the peace in a condo community. It's important to understand these rules prior to purchasing a condo.

AUTO

Winter Vehicle Storage Tips

When winter comes and brings the snow and cold with it, it's time to store your recreational vehicle—or any vehicles that won't be in use—to avoid damage from the harsh weather and roads and to ensure it's in good working condition for spring. Use these tips to prep and store your vehicle this winter:

1. **Clean your car**—Thoroughly cleaning your vehicle inside and out not only makes it look nicer, but also prevents dirt and acidic materials from eating away at your car and causing it to rust.
2. **Change the fluids**—Having clean oil, fuel stabilizer and brake fluid, and a full tank of gas will help protect your car while it's in storage and will help it run smoother when spring comes.
3. **Protect your car**—The best way to prevent the winter elements from damaging your vehicle is to keep it covered, whether it's in your garage, a local storage facility or at a family member's home. If you plan on keeping your vehicle outdoors, consider using a weatherproof car cover.
4. **Check tires and brakes**—Inflate your vehicle's tires to their maximum air pressure, so they can slowly deflate as the temperature drops. Also, don't engage your parking brake as it may become frozen. Instead, use chocks (wedges placed under car tires) to ensure your vehicle doesn't roll away.



IN THE KNOW

Best Apps to Use When Travelling

When travelling on holiday, it's important to plan ahead, particularly on long drives. There are a number of useful apps that can make trips easier, safer and less stressful, including the following:

- **WhatsApp**—WhatsApp is one of the best apps to stay connected while travelling. It connects through Wi-Fi, meaning you don't have to worry about roaming charges. The app also lets you make long-distance phone calls for free.
- **Roomer Travel**—Unexpected delays on road trips can cause you to miss a hotel reservation, which can be costly if you aren't allowed a refund. Roomer Travel allows you to sell prepaid reservations to help recoup an otherwise lost cost.
- **iExit**—The iExit app can tell you what services are available at upcoming exits. This is useful if you need to know what restaurants, hotels, gas stations and rest areas are nearby during a trip.

Make sure your phone is not a distraction while you drive. If possible, have a passenger manage any travel apps and provide directions as needed.