

# Debts Can Overload A Family

By JOAN GOSPER  
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Just because the credit is available doesn't mean it should all be used.

"Regular installment payments are a 'fixed' part of your monthly spending pattern. If you have too large a portion of income going out for fixed debts, you will not have enough left over for the 'flexible' part of your spending or for emergencies," says Dr. Thelma Hinson, extension resource management specialist at North Carolina State University.

A family may be suffering from debt overload if decisions have to be made as to which bills will be paid each month, members are arguing over money, creditors are calling, there is no money left over for extras, and the line of credit has been used up on credit cards.

"If your monthly payments add up to more than 15 percent of your monthly take-home pay, mortgage or rent not included, they have reached a risky level," Dr. Hinson says.

Try to reduce credit payments to no more than 10 percent of monthly take-home income. "Stop charging and pay off outstanding debts as quickly as possible," the extension specialist recommends. "To really get ahead it is best to not make any interest payments," she says.

## Crash Diets

Extreme diets aren't called crash diets for nothing, says Sarah Hinton, extension foods and nutrition specialist at North Carolina State University.

A diet which severely restricts calories may also cut into a person's energy level and work performance. Health can also take a nose dive if nutrition is neglected.

"Use common sense. Cut back on fattening foods, and don't expect all of your extra weight to fall off immediately. You didn't gain it overnight and shouldn't try to lose it overnight," the nutritionist says.

## No Ironing

To keep permanent press articles wrinkle-free, follow these tips offered by Dr. Harriet Tuttertow, extension clothing specialist-in-charge at North Carolina State University.

--Dry small loads.  
--Use the permanent press cycle. If the dryer has only one temperature setting, remove garments while slightly damp and place hangers to finish drying.

--If you are line drying, make sure the garments hang straight. Garment hangers may also help, but use plastic if you may end up with rust stains on the clothing.

--If you don't get the clothing out of the dryer right after the cycle has finished, place a damp terry towel in the dryer and tumble dry clothes a few minutes longer.



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