

DAVE SAYS:

Becoming Bargain Master!

Dear Dave,
Can you share some tips on bargaining, whether for a used car or even a washer and dryer in the classifieds?
Ray



Dave
RAMSEY

Dear Ray,
This is a great question! Bargaining is one of my favorite things to do, but it's a little harder for me to get away with it these days.

There are three points to remember when it comes to getting a bargain. The first is that whoever has the most information wins. This means you need to shop around, do some online research, and become an expert on the value of the item you want to buy.

Number two, don't be afraid to flash the cash. Money, especially cash money in your hand, is an emotional thing. Lots of times it will motivate someone to accept your offer—even if it's a little less than what they want for the item in question.

The third thing is patience. Don't get all hot and bothered about a certain item at a certain place. Calm down and be willing to wait for a deal. You lose your ability to negotiate a great deal—not to mention your walk-away power—if you get all worked up and married to something before you know what else is out there!

—Dave

Will paying early help?

Dear Dave,
Will it improve my

eral late payments. That could sure become a black mark against you later!

I'm not a big fan of the FICO score, because it doesn't measure things like assets, income or net worth. It's really just an indicator of your interaction with debt. This is one of the reasons why it's really dumb for companies to base lending decisions solely on a FICO score.

Fortunately, you can still find lenders that provide mortgage loans based on manual underwriting procedures. But they're getting harder and harder to find!

—Dave

It's just another gimmick

Dear Dave,
I've got my \$1,000 emergency fund in place, and I'm working toward paying off my debt. I was wondering what you think about credit card insurance offered through the card companies? It doesn't sound like a

bad deal if they'll make the minimum payment for you if you become disabled or unemployed.

Terri

Dear Terri,

Credit card insurance is just another gimmick, so I think I'd pass on that if I were you. I don't buy gimmicks.

Here's the deal. You should already have long-term disability insurance through your employer. If you don't, then you need to get it today. That way you're already covered and can make the payments if you happen to become disabled somewhere down the road.

Remember, you're also working your way out of debt and building your emergency fund. So in a sense, you're going to use your emergency fund as insurance against bad things happening while you knock out that debt and beyond!

—Dave

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

1705 Items \$100 or Less

Entertainment Cabinet, 32"
TV opening with video shelf and side storage, oak finish, \$90. (605)689-0128

For sale: Rollup pickup box cover. Used on a Dodge Ram shortbox. Good shape. Never rolled up. Complete. \$100. (402)373-2504

For Sale: Stand for Satellite Dish, Excellent condition, \$45. Call (605)661-1406 or email beverlydegen@yahoo.com

Garmin Nuvi 255W GPS with text, 2-speech, includes window mount, dash adhesive mount and car charger \$100 or best offer. (605)665-7770.

Garmin Nuvi 255W GPS with text, 2-speech, includes window mount, dash adhesive mount and car charger \$100 or best offer. (605)661-8037.

GE spacemaker microwave oven, white, good condition, \$60. (605)665-6575 after 4pm.

Leather couch. \$100. (605)660-5633.

Leather loveseat. \$100. (605)660-5633.

Old Navy slightly worn Capri's. size 18 1-\$18; North Crest jeans slightly worn size 20 1-\$10. (605)661-8037.

Old Navy slightly worn Capri's. size 18 1-\$18; North Crest jeans slightly worn size 20 1-\$10. (605)661-8037.

Race car bed frame, blue, toddler, \$75. Call (605)660-6690.

Race car bed frame, red, twin \$100. Call (605)660-6690.

1705 Items \$100 or Less

Remodeled: Microwave \$20. White refrigerator. \$30. Bumper pool table. \$45. Wicker chair, \$5. (605)665-8558

Remodeled: Oak 3-mirror medicine chest. \$20. 2-beautiful pictures. \$40 each. (605)665-8558.

Two French Provincial chairs, tufted blue velvet, oak trim, good condition \$40, or \$25 each. (605)689-0128

Used Sears Lifestyler 2808 Treadmill Fitness Trac. 8mph. 1.2HH DC Motor. \$25. (605)463-2320

1710 Antiques - Collectibles

Vendors wanted outdoor flea market. Riverboat days August 20 & 21, Roadshow Antiques 3300 W. 8th Yankton, SD (605)665-2112.

1715 Arts - Crafts

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1760 Electronics

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Factory Rebate.....\$4,000
Trade-In Assistance.....\$750
Dealer Savings.....\$2,995
SALE PRICE \$31,995

2011 Ford F-250 XLT Crew Cab 4x4 Diesel
MSRP.....\$49,675
Factory Rebate.....\$3,500
Owner Loyalty Rebate.....\$1,000
Dealer Savings.....\$3,680
SALE PRICE \$41,495

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