

Surviving a home renovation

Homeowners invest large sums into improving their homes to make them more comfortable living spaces or to increase their odds of selling quickly. The Remodeling Futures Program at the Joint Center for Housing Studies of Harvard University predicted U.S. spending on home renovations and repairs to peak at \$327 billion in 2017.

Whether one is doing a large renovation or a small remodel, life may be turned upside down during the project. Furniture may be moved out of the room, walls may be demolished, water or electricity may be turned off, and appliances may be missing or not hooked up. Home improvements often drum up dust and disarray. Such projects can try the patience of any homeowner, and things may get worse before they get better.

Even though remodeling can be taxing, the end result is often worth it. Here's how to look forward to the silver lining and come out unscathed. **Discuss the project before it starts.**

All family members should be in agreement before the first hammer is swung. Decide on as many details as you can ahead of time and have a firm plan in place. Establish back-up choices for tiles or color schemes in case the items you



Planning, patience and an understanding of what the project entails can make home improvements easier to survive.

want are out of stock. Trying to make decisions under duress may result in bad choices. **Do one project at a time.**

It's tempting to want to

improve as much as possible at once to maximize motivation and renovation materials. However, having no place in which to escape the mess

can elevate stress levels. Do not think about renovating kitchens and bathrooms all at once, or you will not have any working fixtures for tasks like washing up.

Have everything in place ...

Before demolition even begins, have building materials bought and stored, contractors and subcontractors lined up, and see what you can do to minimize the time workers need to spend in your home.

... but expect delays.

In a world where things move at lightning speeds, renovations have not gotten the memo. Home projects take lots of time and will likely take longer if you are doing the work yourself in your free time. Build lots of extra time into the project so you are not disappointed when delays happen — even when you've done your best to avoid them.

Plan an escape zone

Construction environments can be messy, loud, smelly, and a host of other unsavory adjectives. The chaos that ensues when life is turned upside down can be overwhelming, particularly for the person who spends the most time in the home while work is being done. Build escape moments into the plan and make sure everyone else at home is on board. During the real grind of the project, a night or two at a hotel may be a welcome respite.

Wednesday, April 25, 2018



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April Is Financial Capability Month

Governor Dayton has proclaimed April as Financial Capability Month, a time to highlight the importance of financial education and empowerment to the state's prosperity and the success of its residents.

Financial capability refers to people's knowledge, skills and access to products and services that enable them to manage their finances, make informed choices for their financial security and avoid scams and fraud.

The Governor's proclamation states that "empowering and educating Minnesotans to be financially capable is vital to expanding economic opportunities and ensuring a prosperous, inclusive economy for all Minnesotans."

Throughout the month, the Minnesota Commerce Department is partnering with businesses and organizations to highlight financial capability services available to Minnesotans. Through social media and its website, the Commerce Department will

also feature useful financial capability tips, including a daily trivia question.

"Financial Capability Month focuses on providing all Minnesotans with the knowledge, skills and opportunities to make good money decisions," said Commerce Commissioner Jessica Looman, whose agency protects consumers and regulates financial services in the state. "Building financial capability is essential for people of all ages, whether it's kids learning the basics of saving versus spending, families managing their household budgets or retirees protecting their lifetime of savings."

The Commerce Department will also host the 8th annual Minnesota Financial Capability Roundtable on Thursday, April 25, 9 a.m.-noon, in the auditorium of the Minneapolis Central Library, 300 Nicollet Mall. The Roundtable is free, but advance registration is requested through Eventbrite or by email to jennifer.fox@state.mn.us.

Minnesota Department of COMMERCE

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To highlight that financial capability involves education through every stage of life, from kindergarten to retirement, this year's Roundtable theme is "You're Never Too Old (or Young) for Financial Capability."

The featured speaker is popular children's author and illustrator Nancy Carlson. She will discuss her background and her picture books (such as "Start Saving, Henry!") that introduce basic financial concepts to young children.

She will also share the personal story of her late husband's undiagnosed early-onset dementia which caused him to mismanage the family's finances. She will discuss coping with his illness, find-

ing him care and working to get out of debt.

Carlson's presentation will be followed by a discussion with experts on the financial capability needs of older Minnesotans and their families, including the services and resources available to help. The event will conclude with an expo/poster session to promote networking and showcase organizations doing financial capability work.

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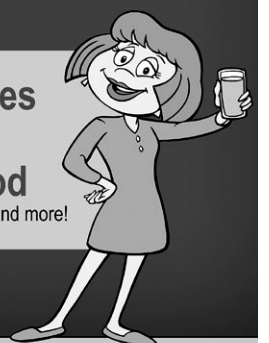
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