

Family Finances

Getting The Things You Need, Without The Debt

(NAPSA)—In today's uncertain economic climate, the last thing anybody wants to do is take on more debt. Unfortunately, many necessities (and all luxuries) come with a price tag. And in order to replace a bed, refrigerator or TV, should there be a need, most people are likely to put it on plastic—which can lead to mounting credit card bills.

Fortunately, there are ways to get the things your family needs without having to pay the hefty finance charges that come with using credit cards. For example, the rent-to-own industry was started in the 1960s to serve a growing need for access to household appliances, furniture and electronics for just this reason—to eliminate the risk of debt or the need for credit.

Today, there are approximately 8,500 rent-to-own stores in all 50 states, serving upward of 3 million households each year. For consumers unwilling or unable to take on additional debt, these businesses provide opportunity without long-term obligations. Additional benefits include:

- Families get what they need without the risk of debt. Plus, delivery, setup, service and repair are included so there are no costly surprises. The flexibility to end the transaction, without charge, together with the ability to reinstate without losing the benefit of payments already made, makes rent-to-own a sensible way for families on a budget to manage their needs.

- Service and repair include a



Rent-to-own stores let consumers get the things they need and want—and pay for them over time.

loaner product if a repair cannot be made in the customer's home.

- The early-purchase option allows rent-to-own customers to opt for ownership when it fits in their budget.

- Weekly, biweekly and monthly payment options allow customers to pay on a schedule that fits their needs.

- Payment history is only reported at the customer's request. Customers can use good payment history to build credit, but won't be harmed by a poor payment history that may result from temporary financial setbacks.

And while, at first glance, prices at rent-to-own establishments may appear higher than at traditional retail stores, the trade-off is that those prices include costs for delivery, setup, service, repairs and extended warranty. At the same time, there is no interest charged to consumers, no credit checks are involved and customers can return the merchandise at any time.

To learn more about rent-to-own, visit www.creditfreelife.com.