

# **Ask an Expert // Are Holiday Layaways Worth It?**

ASK THE FINANCE PRO:

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ARE HOLIDAY  
LAYAWAYS  
WORTH IT?

LIVE WELL UTAH

*What's the deal with layaway programs? Learn how to assess if layaway is a good option for you and how to set up your own layaway savings plan from USU Extension finance pro Amanda Christensen.*

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## **Layaway Highlights:**

1. Read the fine print
2. Look at the cancelation policy
3. Will the payments fit into your budget?
4. Is there a sale price credit?
5. Will you be tempted to overspend?

## **Set Up Your Own Layaway Savings Plan:**

1. Set a goal and stick to it
2. Make a plan
3. Set up an automatic transfer
4. Watch sale prices
5. Stick to your list

*Be sure to watch the video for the details on each tip.*

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*Amanda Christensen is an Extension Assistant Professor for Utah State University. Follow her on Twitter: @FamFinPro, Facebook: Fam Fin Pro, Instagram: @FamFinPro.*