

Happy Campers

If your budget's too tight for a family vacation, go camping! Here's the deal: A family of four can camp for seven nights for under \$900—including equipment, campsite rental, gas, and groceries (but actually, you'd have to eat if you were at home too, and you can reuse that equipment for years to come). Borrow gear and cut your costs to \$400! With more than 14,000 campgrounds in the U.S., you'll be able to go almost anywhere. To find a campsite—and get tips—log on to reserveamerica.com.

Up Your Credit Score

If you're thinking about buying a car, getting a mortgage, or refinancing a loan, you'll need a good credit score. Typically scores range from 300 to 850. Over 760 is excellent (you'll get offered the best rates!), 700 is viewed as good, and anything below 620 is considered poor. To keep your credit in good standing, take this advice from the pros.

» "Paying just one month late can affect your score and plunge you from the 'good' to the 'mediocre' category overnight. Set up automatic bill paying online so you can't forget the due dates."

—Liz Pulliam Weston, author of *Your Credit Score: How to Fix, Improve, and Protect the 3-Digit Number That Shapes Your Financial Future*

» "Don't assume you have a great credit rating. Check your report regularly for errors through a free service like Annualcreditreport.com. People who make their payments on time assume that their score will be perfect, but 80 percent of Americans have an error on their report."

—Philip X. Tirone, author of *7 Steps to a 720 Credit Score*

» "There's a delicate balance between too much and too little credit. You want some open credit that you use and pay off regularly to show you're a good risk. On the other hand, you don't want \$50,000 of available credit because in the eyes of a potential lender, you could max it out tomorrow."

—Brette McWhorter Sember, author of *The Complete Credit Repair Kit*

» "Aim to keep your credit-card balances at least 25 percent below your limit. Credit scores take into account the proportion of credit used."

—Kim McGrigg, spokesperson for Money Management International, a nonprofit credit- and debt-counseling firm

Top Toys That Teach Smart Savings



6 TO 36 MONTHS

Count on this little piggy to help your cutie with her 1, 2, 3s. (Fisher-Price, \$15)



3+

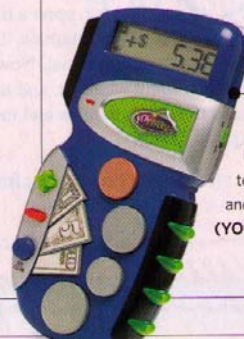
Start a pet project with a plush puppy to hold his pennies.

(Manhattan Toy, \$15)



4+

By now she knows not to spend every cent right away—this bank will teach her new ways to allocate her allowance. (Money Savvy Generation, \$16)



5+

A cool calculator to help him learn to count cash and make change. (YOUiverse, \$15)