

Can't pay? How about layaway?

BY ASHLEY BETHARD

Before you bemoan the holiday season and whine about your empty wallet, we've got some news — layaway is back, at least in some places. In an effort to save you some hard-earned cash, we chatted with the local Sears, Kmart, Toys 'R' Us and Fashion Bug.

New to layaway? No problem. Here's a quick rundown on some things you need to know to take advantage of this helpful service:

- **Layaway Contract:** this is what you sign that outlines the terms of the layaway. By signing it, you accept the terms of agreement such as how often you will make payments, how much those payments will be and how much you'll be forced to pony up if you cancel the layaway.

- **Initiation Fee:** This is the fee charged for using the layaway service. It can range from \$5-\$10 and is usually nonrefundable.

- **Layaway Period:** This is how long the merchandise will be held and how long you'll have to pay off the entire purchase — provided you make the payments on time.

- **Down Payment:** Most places charge you 10-15% of the layaway total or \$10-15, whichever is greater.

- **Payment Plans:** Some stores will divvy up your purchase total into four payments, others will divide it over a six to eight week period — it depends on the retailer. A thing about payments if you're a fiscal novice: make them on time. If you don't, the retailers generally have the right to yank your painstakingly chosen layaway purchase from its safe corner in the warehouse and toss it back onto the floor.

- **Cancellation Fee:** This can range anywhere from \$5-15, depending on the retailer.

- **Unauthorized Items:** Some stores will not allow you to place certain items on layaway, such as food or cigarettes.

LOCAL STORES OFFERING LAYAWAY:

- **Kmart**
Initiation Fee: \$5 (nonrefundable)
Layaway Period: 8 weeks
Down Payment: \$15 or 10% of total cost, whichever is greater
Payment Plan: Bi-weekly, 25% of the original balance due.
Cancellation Fee: \$10

- **Unauthorized Items:** Perishable items, chemicals, flammable products, Portrait Studio photos, magazines, plants and horticulture, cellular phones and beepers, personal computers. Visit a store or check online for a more detailed list.

- **Sears**
Initiation Fee: \$5 (nonrefundable)
Layaway Period: Up to 60 days for electronics, up to 90 days for other merchandise
Down Payment: \$15 or 20% of total cost, whichever is greater
Payment Plan: Bi-weekly, a percent of the original balance due.
Cancellation Fee: \$10
Unauthorized Items: Large appliances

- **Toys R Us**
Note: only offers layaway on "big ticket" items such as outdoor play equipment and playsets, bikes, baby

gear, furniture, preschool ride-ons, battery powered vehicles, pools and water slides, basketball systems, indoor table games, dollhouses and kitchens. Contact the store or check online (toysrus.com) for more information.

- **Initiation Fee:** \$10 (nonrefundable)

- **Layaway Period:** Items must be paid in full by Dec. 6, due to the fact that they are stored in a warehouse and must be shipped to store.

- **Down Payment:** 20% of total cost
Payment Plan: As often as you want. However, item must be paid off by Dec. 6.

- **Cancellation Fee:** \$10

- **Fashion Bug**
Initiation Fee: \$5
Layaway Period: 30 days
Down Payment: \$5 or 10% of total cost, whichever is greater
Payment Plan: The store's layaway system automatically divides the total into four payments.
Cancellation Fee: none

Funcoast's up to the minute Black Friday coverage

Thanksgiving means turkey and football and gathering family together. It also means that Christmas is coming up fast, and that means Black Friday.

Black Friday is one of the biggest shopping days of the year and often requires careful planning and a commitment to getting up early in the morning to hit the stores.

This year, Funcoast is going to bring you live updates — including photos, interviews and news on the hottest deals — from Black Friday right here in Sandusky.

We'll be out in the lines figuring out where the big sales are, what people are grabbing off the shelves and what all the fuss is about.



Register file photo
Best Buy employees assist shoppers on the day after Thanksgiving last year.

Check out Funcoast.com Friday morning to get caught up in the mania.

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- Funcoast was at
- Bluto's
 - Buckeye Pub
 - Mr. Ed's
 - The Old Dutch
 - The Pump
 - Cabana Jacks
 - Lyman Harbor
 - Big O's



- Funcoast will be at
- Local bars for pre-Thanksgiving parties in Sandusky, Norwalk and Huron.
 - Sandusky's Christmas Tree Lighting

WERE YOU SPOTTED BY FUNCOAST? FIND YOUR PHOTO ONLINE AT FUNCOAST.COM.



(Black plate) (Cyan plate) (Magenta plate) (Yellow plate)