

# Furnishing Your First Home

By ANNA CHANG-YEN | Green Shoot Media

You've forked over massive sums of cash for the down payment, closing costs and other expenses related to buying a home. It's no wonder you might find yourself needing to furnish it on a budget.

As with most things done on a shoestring, you'll have to get your hands dirty to save some cash.

## FURNITURE

If you've suddenly got a lot of space to fill, thrift stores are a great place to find bargains on furniture. Look for pieces made of real wood, and don't get tripped up by small blemishes. A piece that has the right shape and size can probably be easily transformed with paint or refinishing. You can find a treasure for a quarter to half the price of a new item.

If you want to add designer touches to your decor, take a class in furniture refinishing. You can learn to use trendy chalk paint and apply faux finishes that make simple pieces of furniture appear more ornate. If you're oblong together a collection of furniture from multiple sources, consider painting most of them black for a cohesive appearance and use brighter colors for a few accent pieces or details, such as drawer knobs or accent pillow fabrics.



© FOTOLIA

Learn to re-upholster chairs with worn out fabrics to breathe new life into otherwise outdated furniture.

Another great way to save on furniture is to re-purpose pieces you find at thrift stores. For example, a dresser can make a nice TV stand, with plenty of storage for DVDs, CDs and other media. A bookshelf can hold light components, such as speakers, DVD players and gaming systems.

(Just be sure your re-purposed piece can handle the

weight it will need to hold and reinforce the shelves, if needed.)

Another budget-friendly option is the scratch-and-ident and clearance section at your local furniture store. Bargains can be had on items with only minor blemishes that make them unsuitable for the regular showroom floor.

## INTERIOR DESIGN

If the services of an interior designer are out of your reach

while you're rebuilding your savings after a home purchase, there are some resources you can use to put a designer's touch on your decor.

Many big-name paint manufacturers offer online tools to mix and match their colors to achieve a particular aesthetic. For example, Behr's ColorSmart tool offers pre-arranged palettes of paints put together by designers, grouped by color families and by current trends. If you

## REAL ESTATE 101

### Keeping It Simple (and Inexpensive)

HGTV offers six tips for people furnishing their first homes. The sixth tip suggests ideas for inexpensive updates, such as refinishing outdated kitchen cabinets and adding new hardware, and changing the lighting in a bathroom for a less yellow hue. Read HGTV's entire list of tips at <http://bit.ly/1tXF8Ju>.

already have a color in mind and would like to build a palette around that shade, ColorSmart can recommend coordinating paint colors.

Sherwin-Williams offers its own paint collections, as well as palettes inspired by home decor retailers Pottery Barn and West Elm and cable network HGTV.

Visit your local paint store for printed color guides that can help you visualize the colors in your space or match an existing paint color.

If you're buying furniture from a local retailer, ask if they offer any complementary design services. Some furniture stores make their showroom merchandiser available to help clients choose pieces that will work in their homes.



## Furnishing Your First Home

By ANNA CHANG-YEN | Green Shoot Media

**Y**ou've forked over massive sums of cash for the down payment, closing costs and other expenses related to buying a home. It's no wonder you might find yourself needing to furnish it on a budget.

As with most things done on a shoestring, you'll have to get your hands dirty to save some cash.

### FURNITURE

If you've suddenly got a lot of space to fill, thrift stores are a great place to find bargains on furniture. Look for pieces made of real wood, and don't get tripped up by small blemishes. A piece that has the right shape and size can probably be easily transformed with paint or refinishing. You can find a treasure for a quarter to half the price of a new item.

If you want to add designer touches to your decor, take a

class in furniture refinishing. You can learn to use trendy chalk paint and apply faux finishes that make simple pieces of furniture appear more ornate. If you're oblong together a collection of furniture from multiple sources, consider painting most of them black for a cohesive appearance and use brighter colors for a few accent pieces or details, such as drawer knobs or accent pillow fabrics.

Learn to re-upholster chairs with worn out fabrics to breathe new life into otherwise outdated furniture.

Another great way to save on furniture is to re-purpose

pieces you find at thrift stores. For example, a dresser can make a nice TV stand, with plenty of storage for DVDs, CDs and other media. A bookshelf can hold light components, such as speakers, DVD players and gaming systems.

(Just be sure your re-purposed piece can handle the weight it will need to hold and reinforce the shelves, if needed.)

Another budget-friendly option is the scratch-and-dent and clearance section at your local furniture store. Bargains can be had on items with only minor blemishes that make them unsuitable for the regular showroom floor.

### INTERIOR DESIGN

If the services of an interior designer are out of your reach while you're rebuilding your savings after a home purchase, there are some resources you can use to put a designer's touch on your decor.

Many big-name paint manufacturers offer online tools to mix and match their colors to achieve a particular aesthetic. For example, Behr's ColorSmart tool offers pre-arranged palettes of paints put together by designers, grouped by color families and by current trends. If you already have a color in mind and would like to build a palette around that shade, ColorSmart can recom-

mend coordinating paint colors.

Sherwin-Williams offers its own paint collections, as well as palettes inspired by home decor retailers Pottery Barn and West Elm and cable network HGTV.

Visit your local paint store for printed color guides that can help you visualize the colors in your space or match an existing paint color.

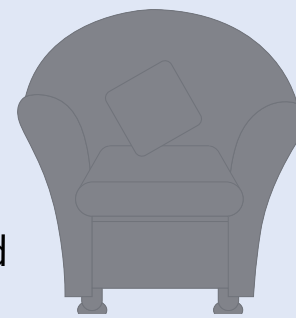
If you're buying furniture from a local retailer, ask if they offer any complementary design services. Some furniture stores make their showroom merchandiser available to help clients choose pieces that will work in their homes.

### REAL ESTATE 101



#### Keeping It Simple (and Inexpensive)

HGTV offers six tips for people furnishing their first homes. The sixth tip suggests ideas for inexpensive updates, such as refinishing outdated kitchen cabinets and adding new hardware, and changing the lighting in a bathroom for a less yellow hue. Read the entire list of tips at <http://bit.ly/1tXF8Ju>.



### HOMESWISE GLOSSARY

**Acceleration clause:** part of an agreement that gives a lender permission, under certain conditions, to demand all the money owed on a loan.

**Acceptable debt:** how much debt a lender thinks a borrower can handle before agreeing to give them a loan.

**SOURCE:** Wisconsin Department of Financial Institutions

# AD SPACE