





T'S EASY TO GET CAUGHT UP IN A KITCHEN makeover. Picking paint colors and comparing countertop choices are part of the excitement. Price tags, not so much. Our words to the wise: Before you browse, create a financial plan.

Budget Brief Designing on a budget doesn't mean sacrificing style. It's more about setting a goal and sticking to it. Assess your funds first to determine what you can afford. Next, ask yourself these questions: Am I downsizing or upgrading? Do I plan to live in this house for the long haul, or am I remodeling to improve the home's value?

Once you know what you need, decide how much you're willing to spend. One homeowner may go for a looks-for-less kitchen, while another may allot more money for a complete renovation. The amount you spend is up to you, so plan wisely.

When you have the magic number in mind, get started. Grab pencils and paper or create a spread-sheet. Clip coupons and file receipts. You'll need to keep track of expenses now more than ever.

**Don't Budge** Spending a set amount of money means giving and taking a little. If you want to put more funds toward granite, save on cabinets. Keep original flooring, but buy new rugs and window treatments. So there's a lighting fixture you can't live without? Budget for it at the start, and you're safe.

It's hard to account for everything. Set aside 10% to 15% of your total budget for surprise expenses. A little wiggle room never hurts.

## Ways To Save

- You can still give your kitchen a whole new look without exchanging everything. Use your old appliances and cabinets, and add fresh colors, countertops, and floors.
- If you alter the room's layout, keep in mind that the cost of rearranging plumbing and framework adds up quickly.
- When remodeling, consult with an electrician to see if it's
  possible to work around existing outlets. If not, go ahead
  and spend the money to put in new ones. You want to make
  sure electrics are up to par and updated in the kitchen.
- Research the alternatives. Here are a few hints: Pick brushed chrome over nickel for sinks and faucets and faux-finished walls over stucco.

LEFT AND ABOVE: Mary Helen and Donald Swinney replaced outdated wallpaper with neutral paint. The Swinneys budgeted for new cabinets. Treating them as an investment, they dressed them up with a dark cherry finish above the counter and an aged green stain below. When remodeling, the Swinneys kept their original kitchen layout to avoid extra labor costs. They replaced a double oven with a stainless steel range and bought a new refrigerator, microwave, and dishwasher.