

IN THE MORNING...



1 WASH UP Use a mild soap-free cleanser to get rid of dirt, bacteria, and other impurities. "Simply splashing water around is not enough to clean your skin," says Rita Pichardo-Geisinger, MD, assistant professor of dermatology at Wake Forest Baptist Medical Center.

2 PAT DRY Gently blot your face. Many ingredients in lotions, serums, and acne fighters are rendered inactive by water, says Yael Halaas, MD, a facial plastic surgeon in NYC.

3 BANISH OIL "If you're oily or acne-prone, rub your face with a cleansing pad containing glycolic and salicylic acids to exfoliate, brighten, and kill acne-causing bacteria," says Dr. Halaas.

4 RESTORE Using your ring finger (it's the gentlest), pat an eye cream under your eyes to minimize dark circles and fine lines. Pick one with peptides, which stimulate collagen production.

5 REPAIR Lock in moisture, and your eye cream, by smoothing on a lotion with vitamin C—it makes skin smooth, bright, and glowy.

6 PROTECT Apply a broad-spectrum facial sunscreen. Use this last—otherwise it prevents other products from soaking into your skin.



LA ROCHE-POSAY
Anthelios SPF 45
FACE, \$29.99.

GLO
THERAPEUTICS
Pure Hydration,
\$47.

WILMA SCHUMANN
EUROPEAN SKIN CARE
Purifying Astringent Pads, \$25.

wilmaSCHUMANN
EUROPEAN SKIN CARE

Purifying Astringent Pads
for normal to acne prone skin

Lingettes Exfoliantes et Purifiant
Toallitas Exfoliadoras y Purificantes

60 Pads/Lingettes/Toallitas

AVEENO
Positively
Radiant
Brightening
Cleanser,
\$6.99.

newlook
Aveeno.
ACTIVE NATURALS®
positively radiant.
brightening
cleanser
with moisture-rich soy extract
helps even skin tone
and texture

6.7 fl. oz. (200 mL)

YOUR BEST FACE

Which comes first—serum or moisturizer?
And do you really need both?
Here's what to put on, and when.

By GINA ROBERTS-GREY

AT NIGHT

1 A REPEAT PERFORMANCE

End your day the way you started it...by cleaning and blotting dry your face, followed by eye cream. Then...

2 REJUVENATE

Use a serum with retinol or peptides on your cheeks, chin, and forehead. It attacks wrinkles and other signs of aging while you sleep. If you have oily skin, use serums (and other products) with retinol no more than

two to three times a week, at first, to make sure they're not too drying. (You can use them every night after a few weeks, if they don't make you too dry.)

3 LOCK IT IN A final layer of moisturizer seals your serum so it can penetrate your skin's layers and work its magic overnight. "Use a heavier cream with antioxidants," says Dr. Halaas.

EXUVIANCE
Super Retinol
Concentrate,
\$78.

G.M. COLLIN
Vital C 10%
+ Peptides
Serum, \$84.



PHILOSOPHY
Renewed Hope in a
Jar Refreshing &
Refining Moisturizer,
\$47.

MAD HIPPIE
Eye Cream,
\$24.99.

How much do I need?

Layer like a pro with this guide to doling out your products:



A QUARTER
SPF, Moisturizer



A NICKEL
Cleanser



A DIME
Retinols, Serums,
Acne treatments



Money Matters

Check out how savvy Latinas suggest handling some of the most confusing and scary money questions. *By* GINA ROBERTS-GREY

I have a disposable income of \$500 a month. What should I do with it?

If your emergency fund isn't already padded, says Bellaria Jimenez, managing director of the MetLife Solutions Group, put that chunk of change there. It's what you'll use in case you lose your job, need new tires, or your pet has a health crisis. "The amount needed varies per individual, but a good rule of thumb is six months of your household expenses," she says. If you've already got that covered (lucky you!), put the \$500 into an investment vehicle like a 401(k), an IRA, or the stock market.

I've overspent and am in serious debt. What's my action plan?

First, cut up all but one credit card, which you will designate for extreme emergencies. Then plan out a budget, prioritizing your expenses. "Your mortgage or rent and car payments

should be at the top of that list," says Silvana Delgado, a financial adviser and certified consumer credit counselor at ClearPoint Credit Counseling Solutions' Hispanic Center for Financial Excellence. Next, call your creditors. "Everything is negotiable, even your mortgage and student loans," says Silvana. "Some companies may offer a six-month forbearance—a temporary reduction of your payment—or a loan deferment." For your car note, your bank may offer to postpone one or two payments and add them to the back end of the loan. Call your credit card companies to ask for a lower interest rate, which will lower your payments. You can also consult a credit counseling agency. They have agreements with creditors to lower rates, helping clients manage their debt. But do your homework before signing on the dotted line. Working with a credit counseling service may ding your credit score since these plans are considered

About 68% of Latinas have a median debt of \$16,900 and 50% have an average of \$900 in credit card debt.

a compromise with creditors. However, the hit on your credit score may be a better option than having bad debts on your credit report, says Bellaria.

I have \$10,000 in savings. Is it worth it to buy my own place?

Maybe...as long as you've got a beefy savings account and your debt is under control. Silvana says that, in general, buying your own home versus renting is a wise decision if—but only if—you have at least six months of household expenses (including the cost of your

new mortgage) tucked away. If you don't, now is not the right time to make such a big financial commitment. Silvana says that that money is better served in a savings account, ideally a money market account, which offers a higher interest rate than a traditional savings account. Your emergency cash shouldn't be stashed in a retirement account like an IRA or 401(k) either since they have limitations on when—and how much—you can withdraw. But even if you're prepared for a financial rainy day (or six months of rain), using the entire \$10,000 savings for a down payment may not be wise. Silvana suggests reserving some of that money for closing costs, immediate home repairs, or "must-have" décor, etc.

I know that using credit cards can help me build credit. But when and how should I use them?

The way to use a credit card to your advantage is by using it for expenses like groceries, gas, and utility bills already included in your budget. That way, when a statement arrives, you can pay the entire bill with no interest while building your credit score. "Never charge more than 30 percent of your credit limit, as that can cause your credit score to dip," Silvana says.

Store cards offer such enticing incentives. Should I open one?

"Look beyond the discount," Silvana points out. Opening up a handful of store credit cards can increase your potential for a mountain of debt and dent your credit score (applying for any credit card requires a credit inquiry and too many too quickly can lower your score). "Creditors will see you as a potential risk because they think you're overspending and getting into unmanageable debt," Silvana says. Store cards are pricey too. Many come with an interest rate of 19 percent or higher. So if you can't pay off the purchase in full when the statement arrives, you could wind up spending more in interest than if you had just paid full price.



Car Buying 101

Kicking the tires on a new (or new to you) *coche*? A trip to the car lot doesn't have to make you squirm. Here's how to remain in control and steer clear of potential roadblocks, says Nikole Reed, senior manager, regional aftersales, at Nissan North America, Inc.

Buy or lease...which is better?

How many miles do you drive? Nikole says that that's one of the biggest factors in the decision. "If you have very long commutes or use your vehicle to travel out of town regularly, a lease probably isn't the best option," she points out. "All leases have restrictions limiting the number of miles, typically from 12,000 to 15,000 per year." Exceed the limit and you're looking at paying as much as 25 cents per extra mile. However, if you get bored with a car after two to three years, and you can manage your miles, Nikole says that a lease may be right for you.

Find the best deal

Know your credit score before driving to the dealership. That way you'll have an idea of your financing options. You can also start the financing preapproval process and know what you will qualify for by visiting a manufacturer's website. And shop around online. "Having two or three quotes in your bag will allow you to negotiate the price of the car you want," says Nikole. "A dealer who wants to sell a car may be willing to match or beat another quote you bring in."

Navigating a conversation with a salesperson

Confidence, and knowing what you want—and don't want—is key. "An informed customer is a confident customer, so research makes, models, options, etc., and corresponding prices ahead of time," Nikole says. And take time to evaluate "must-haves" like safety features, gas mileage, and performance in addition to "wants" like color, satellite radio, and heated seats. Click around manufacturers' websites for vehicle options as well as local offers or incentives. Walking into the showroom with that knowledge lets you have an informed conversation and eliminates unknowns. It also prevents you from spending more than you intend to even if a salesperson tries to convince you otherwise. Maintain firm eye contact and greet the salesperson with a firm handshake to set the tone and let everyone know that you mean business. If he or she does get bossy or pushy, don't be afraid to push back. Keep your cool and firmly restate what you do and don't want and say "no" if you have to. Remember: This is a big decision and you should never feel pressured to accept terms you are uncomfortable with. Don't get roped into a conversation about your personal finances, savings accounts, or other resources that you could tap to make a higher car payment than you can afford. If you think you're getting the runaround, ask to speak to a manager. There's no shame in that.