



The Road to Financial Freedom



Financial Fortitude Resolve To Spend Less All Year Long!



Controlling your daily expenses and practicing the fortitude to reduce and eliminate debt from your life can be challenging yet enlightening! Consider how spending and owning less could lead you to a more rewarding financial future.

Less Stress, Less Mess

The more we accumulate, the more overwhelmed we may feel. Financial difficulties may ensue if we acquire too many things we don't need. Start out by examining your living space. How many needs do you see? You probably have possessions that add joy to your life as well as a few practical items that serve a purpose and make your life easier. However, when you look around, do you also observe things that you could do without?

"The fewer possessions you have, the fewer chores and worries you may have," explained Francine Jay, author of 'The Joy of Less, A Minimalist Living Guide: How to Declutter, Organize, and Simplify Your Life.'

"When you're not weighed down with stuff, or the debt used to pay for it, you're more flexible, mobile, and able to take advantage of opportunities as they arise."

A good way to curb your spending habits might be to consider the consequences of each purchase before you spend your money. Think about whether an item you desire is a necessity in your life. It might be a good idea to give yourself 24 hours or more to think about whether a purchase is really wise or worth the cost.

More Freedom

Creating a budget should give you an idea of how your

income compares with your monthly expenses. Once you take a good look at your spending habits consider what you can cut back on. You may try one of the free budgeting calculators at AARP.org (click on the Money tab and go to Money Tools).

In addition to cutting back on expenditures that could put your budget in danger, Jay suggests in 'The Joy of Less' to also consider what you already own.

"Every extra you purge from your life – be it an unused item, an unnecessary purchase, or an unfulfilling task – feels like a weight lifted from your shoulders," said Jay, who also blogs about living with less at MissMinimalist.com.

More Happiness

Once you reflect on your spending habits try to find a way to focus on the joy of enough.

"I believe that true happiness comes from



what we do, not what we have," said Jay. "And the less stuff we have to fuss over, the more time we have for friends, family, community and the wonderful experiences in life."

Try to envision a financial goal, such as debt resolution, and think about how good you will feel once you obtain financial freedom. If you enjoy crafts, make a scrapbook with pictures that remind you of your goal. Place uplifting and inspiring photos in places you will see them often.

More Money

You might make extra money by selling unwanted possessions at a garage sale, flea market or consignment shop. If you are currently working through a debt settlement program you could deposit that money into your reserve account to get out of debt faster.

Stay On Track

Once you have a plan in place to reach your financial goals, it is important to remain focused.

Ideas For A Frugal Lifestyle

- **Be A Good Gatekeeper.** Try to analyze your spending. Consider all of your possessions and purchases, large and small. Try to avoid bringing anything into your home or life that doesn't have a positive, practical impact and isn't budget-friendly. Practice the 'In With The New, Out With The Old' philosophy. For example, if you purchase something new, consider eliminating another item in your life that is not needed as much.
- **Consider Store Brands.** ConsumerReports.org revealed that some store brand groceries and their generic counterparts are manufactured by the same company. The only difference might be the packaging and the price!
- **Pay With Cash.** A recent report by MSN Money showed that shoppers could shave up to 18 percent off their bills when they use cash.
- **Utility Savings.** AARP suggests shopping around to get the most-cost effective coverage as possible on utilities such as telephones, electricity, gas, water, medications or insurances.



Save Money By Taking Care Of Your Possessions!

Before you purchase wardrobe staples such as ties, shoes, dress shirts or jewelry consider whether or not you can save money by taking care of the accessories you already own.



Shoes. According to MSNBC.com, you could help avoid odor and extend the life of men's or ladies boots by sprinkling a little baking soda in each pair. You may also roll up newspaper and pack it inside your boots to help them keep their shape.

Try to store good quality shoes and boots away from a heat source. It is wise to polish and protect boots and shoes by using a cleaner/protector appropriate for the shoe's fabric. Organization may also help extend the life of your footwear.

Shoe racks that hang on your door or slide under your bed are usually inexpensive and can be found at various discount stores and retailers.

Small Accessories.

MSNBC.com suggests being creative when it comes to storage solutions.

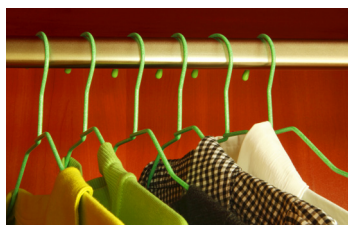
Men might want to consider weaving ties through the slats of a rack, ladder or trellis for storage and display. Keep in mind that shoe organizers can also work as storage options for items such as ties or belts.

For the ladies, ice cube trays or even plastic egg containers may be used to contain rings and small earrings. Or perhaps a candlestick holder could also be used to display and organize your bracelets.

Containers can be made from unexpected objects. These simple storage solutions can help protect your possessions and add years to their life.

Clothes.

According to '10,001 Ways To Live Large On A Small Budget' by the writers of WiseBread.com, try to avoid



folding clothes that should be hung. Likewise, try not to hang clothes that should be folded. For example, it may be more appropriate to fold sweaters since hanging could force them to stretch out of shape. Alternately, men's or women's dress shirts may not do as well if they are folded.

Keep in mind that the fewer times you have to wash an item of clothing, the longer it will last. Unless a garment is especially dirty, you may not have to wash it after every use.

A recent report on the Today Show revealed that blotting the back of your neck with rubbing alcohol could help prevent ring around the collar. If you are prone to accidents, the writers of suggest purchasing an inexpensive stain remover pen for quick spot cleans. You can also remove lint and surface fuzz with an inexpensive lint roller.



When doing laundry, consider washing jeans and t-shirts inside out to preserve color and try to separate darks and whites before washing. If you own clothing with hooks or zippers, make sure they are zipped or fastened before you throw them in the wash to avoid snags or tears.

Try to wash clothing in cold water as often as possible and consider hang-drying or removing clothing from the dryer when almost dry.

Spare Change

Free Pancakes In February?



Children's Miracle Network (CMN) will be teaming up with International House of Pancakes (IHOP) on February 5, 2013 for National Pancake Day. On that day, from 7 a.m. to 10 p.m., IHOP invites guests to enjoy one free short stack of buttermilk pancakes. Guests will be asked to consider leaving a voluntary contribution of any amount to the local CMN Hospital or other local charity in return for the free pancakes.

All proceeds from the event will go to the 30th anniversary fundraising campaign of the Children's Miracle Network Hospitals.

More than 1,500 IHOP restaurants across the country will participate. To learn about the event or locate an IHOP in your area, go to IHOPpanCakeDay.com.

Online Help For Fundraisers, Group Event Organizers

Have you ever planned an occasion for which people will share the cost only to be stuck with the bill when friends didn't pay their fair share? You

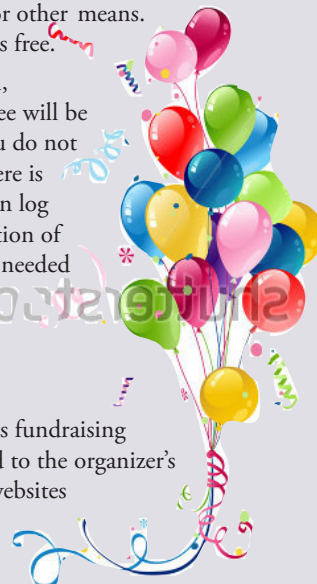


may have better luck next time if you use Crowdtilt.com. This handy website allows users to pool money online with friends or community members for parties, events or fundraisers

Crowdtilt.com aims to make setting up an special occasion easier, freeing the organizer of the process of gauging peoples' interest in the event and collecting money through personal check, cash or other means. Setting up an event on the site is free.

If users achieve their fundraising goal, the campaign 'tilts' and a 2.5 percent fee will be applied for using the site. However, if you do not meet your financial goal using the site there is no fee for the service. Event organizers can log on to Crowdtilt.com, give a brief description of the event, add a phone number and set a needed amount to 'tilt.'

Users will also be able to send, post or tweet their event to social networking sites to get their message out more quickly. Once an event meets its fundraising goal, the money will be directly deposited to the organizer's account. In addition to Crowdtilt.com, websites like PayPal.com and Eventbrite.com can be utilized to send someone money and to collect money for events or occasions.



Handling Creditor Phone Calls And Letters

Your debt negotiation company and consumer advocacy company (UCAN) can be a strong support system that will help you deal with communication from creditors.

Rules On Handling Calls

Rule 1. Keep in mind you do not have to talk with your creditors. You should let your negotiation company handle this for you as much as possible. Many creditors periodically change their settlement policies, so in some instances, your negotiation company may assist you in dealing with particular creditors. In most situations, however, your negotiation company will want to speak with the creditors instead of you speaking with them.

Rule 2. If you end up talking with a creditor, keep the phone call as short as possible. Never provide the creditor with any information about your job, income, where you work, if you are working, when you expect to be able to make a payment, etc.

You may want to say something like, "I can't make any payments now. I just don't have the

money. I will be in contact when I think we can work something out." Try to remember that collecting money is their job. They may say almost anything to get you to make a payment.

Rule 3. Use UCAN throughout the duration of your negotiation program. Consumer advocacy services have been provided for you. If you follow the steps that are presented in your Welcome Packet you will have a strong partner working for you against the creditors. Providing UCAN with important information about the calls you are receiving and using the available tools can make all the difference!

Rule 4. Generally legal matters should be handled in writing. In the event you are subject to a legal threat made during a phone call, you may want to tell the collector (again), "I can't make any payment now. I am having a really tough time financially. I will be in contact when I can do something." Try to hang up as quickly as possible. Then, follow rule #3.

Letters From Creditors

The initial late letters you may receive are

usually polite reminders. As time goes on, however, the tone of the letters may escalate. Eventually, you could begin receiving more threatening letters and notices of possible legal action. Sending UCAN copies of these letters is critical to us helping facilitate action.

If a letter seems threatening to you, be sure send a copy of it to your debt negotiation company. In addition, don't ignore a letter from an attorney, especially from an attorney that is located in your state.

As always, it's important to understand that UCAN is not a law firm, cannot provide you with legal advice and nothing herein should be construed as legal advice. In cases of serious creditor harassment or where legal advice is requested,

UCAN refers your case or matter to an attorney licensed to practice law in your state. If you require legal advice, you should speak to an attorney licensed in your state.

Let Us Help You!

Call us at 1-877-462-8226 or e-mail us at info@ucan.net. Our FAX number is 1-877-895-7577.

Normal business hours are Monday thru Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.



Credit Cards And Income: A Few Things To Consider

Once you complete your program, you may decide to obtain a credit card.

However, before you do so, it would be wise to consider your past habits with credit and consider how you could avoid the pitfalls of credit card debt in the future.

Credit Corner

Don't Rely On Credit

There are a few things to consider regarding the use of credit cards and income. If you become unemployed, keep in mind there is no guarantee as to when you will find a job. In addition, when you are hired again, your salary may not be comparable to what you earned in a prior position.

Despite Credit CARD Act regulations, even a small increase in the usage of your credit cards could cause the issuer to decrease

your credit limit or increase your interest rate on part of your balance.

If you anticipate a possible layoff or decrease in wages at some point in the future, you should try to keep your monthly balance manageable according to your income and avoid charging more than you can pay off in full each month.

Even if you don't anticipate loss of employment or wages, it is wise to examine your financial habits before anything unexpected occurs. If you are currently working through a debt negotiation program, consider whether or not your financial habits regarding credit cards contributed to your current situation.

Employers And Credit

It is possible that missing payments while you are unemployed could appear as part of your credit history and may influence hiring decisions. According to the Fair Credit Reporting Act, potential employers can examine your credit report as part of the hiring process.

In addition, be aware that current employers may review your credit report if you are a candidate for a promotion.

Expenditure Tracking A Wise Idea

It is a good idea in any situation to create a budget. Write down all of your current expenditures. Keep wants and needs in mind and eliminate everything that is not necessary (see front page story for helpful tips). Consider putting that extra cash into your reserve account so you can get out of debt faster. In the future, use extra cash to pay down your debt in full as quickly as possible.



Keep Physical And Financial Fitness A Priority

You don't need to spend a lot of money or have a lot of spare time to achieve your fitness goals. Consider some of the ideas below to get in shape for less. (Remember to check with your physician prior to embarking on any fitness routine).

Try Free Or Low-Cost Resources.

Check your local library for exercise videos or DVDs. If you have cable, check to see if your listings include FitTV (FitTV.com).

If you have internet access, users registered at Freetrainers.com can fill out a questionnaire about their fitness level and goals to receive a free customized workout plan.

Make Exercise Enjoyable. Shape.com suggests hiking, biking or walking in a safe,

scenic location that inspires you. Try to focus on the beauty of the landscape and how great you will feel once working out becomes a healthy habit.

Use Simple Tasks To Get Moving.

According to Prevention.com, thinking about your daily activities and considering ways to incorporate more physical activity into your life could help you get fit.

According to the Mayo Clinic, household chores like vacuuming and scrubbing could count as a workout if you increase your heart rate. Try doing push-ups, sit-ups, squats or lunges while watching your favorite television shows. Also, remember that walking a pet can be exercise, too!

The Great Outdoors. Gardening, mowing the lawn and landscaping gives you the opportunity to burn calories. If the winter weather outside gets frightful where you live don't let that deter you from your fitness goals. Check to see if any community centers in your area offer affordable group exercise classes. Also check websites like Freecycle.org for home



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exercise equipment at no cost. Craigslist.org, thrift shops and flea markets might offer what you are looking for at a low cost.

Drink And Eat Well.

Drink plenty of water and eat healthy meals from fresh or frozen produce, lean meats, and whole grains. Frozen fruits and vegetables on

sale might be much cheaper than buying fresh produce that is off-season.

Get Fit With A Friend. Working out with a friend or family member can help you stay motivated.

Although a Wii game system may not fit into your budget now, you may know someone who owns one. Why not get together with friends and share it?

According to Reader's Digest, several Wii Fit and Wii Sports game activities meet the American Heart

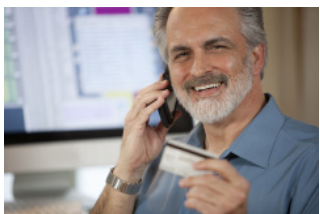
Association's recommendations for optimal fitness: a half hour of moderately intense activity five days a week.



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Company Announcements



Concerned About Your Credit Score? Completing a debt settlement program can be a rewarding experience. However, once you have graduated from your program, you may be concerned about your credit rating.

Century Negotiations has partnered with Century Credit Services whose vision is to provide a low cost, yet highly effective, credit restoration program to clients who have inconsistent or inaccurate information reporting on his or her credit report. CCS staff

members would like to speak with you! CCS offers a free consultation and will help you in reviewing your current credit report. If your report includes any incorrect items, it may be determined that you are a good candidate for credit restoration. Call **877-809-6610** today!

Online Settlement Offers: Have you ever missed calls from us because you weren't home or couldn't get away from your desk? Have you ever lost an important e-mail from your settlement company? You can now approve your settlements online! All you need to do is go to www.CenturyNI.com and click 'Client Login' (or click 'First Time Users') to get your CNI ID and password). If there is a settlement awaiting your approval you can review the details and approve it immediately! Your approvals are sent back 'real-time' to our representatives, so we can act on your behalf as soon as we hear from you.

If you've received a call, an e-mail or text message about your program but haven't had the time to get back to us, approving and managing your offers online is an easy way for you stay uninterrupted while we make your settlement program a success!



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