



# The Road to Financial Freedom



## A Fresh Start: Make This Year A Financial Success

**A**s the new year begins, you may make resolutions and consider ways to better your life.

Instead of tackling a long list of goals all at once you may want to consider setting smaller monthly goals. Taking small steps to improve your life, personally and financially, could help you achieve a greater amount of success. Here are a few ideas to get you started.

### January - March

- Organize your finances. Think about your spending habits. Are there any areas you can work on to achieve financial freedom sooner?

- Now is a good time to rethink your financial goals. Visit [MoneySavingGuide.com](http://MoneySavingGuide.com). Scroll down the page and go to the "Money Saving To-Do List" on the right. This list is an online tool that allows users to type individual goals and check them off when they are completed.



- Remember to take advantage of holiday clearance sales at the beginning of the year. This is a good time to stock up on holiday necessities.

- Revisit your budget and consider any changes in income or required expenses.

### April - June

- Try to think about new ways to save money on your daily living expenses. For example, consider planting a garden. If you have the

space for it, you could save cash and enjoy a new hobby!

- Begin your spring cleaning by hosting a garage sale or selling items at a flea market.

You may also sell unwanted items on [www.ebay.com](http://www.ebay.com) or [www.craigslist.org](http://www.craigslist.org) for extra cash. Also consider [Freecycle.org](http://Freecycle.org) for items you want to give away.

- As Earth Day approaches on April 22, it's a great time to go "green".

Consider using homemade cleaning solutions. Visit the [Eartheasy](http://Eartheasy) website and search 'non toxic home cleaning care' to read articles on making your own non-toxic cleaners. You can also



reduce your impact on the environment by purchasing used or second-hand items. Doing this can help prevent trash from filling up the landfills. You should be aware of your fuel consumption and look for ways to save if possible. Visit [www.earth911.com](http://www.earth911.com) for more tips.

### July - September

- Focus on saving energy. Small actions, like weatherstripping the seams around your air conditioning unit to prevent air leaks, could help you save money. Go to [www.energy.gov](http://www.energy.gov) for more energy saving tips.

- Think of inexpensive getaways that would be fun and interesting. Enjoy the outdoors. Find out if zoos offer family discount days.

Consider a weekend road trip to a national park if it fits into your budget.

### October - December

- It's never too early to plan your holiday gift list. Consider putting together themed gift baskets or making special mementos for the people in your life.



## Money Saving Checklist To Take All Year

- Consolidate trips to the grocery store to avoid buying more than you need.

- Plan your meals according to weekly specials in the grocery store. Use coupons only when they can save you money on products that you normally purchase. See article on page 2 of this newsletter for one woman's experience using coupons.

- Take precautions that may protect you from becoming a victim of identity theft.

For example, shred all financial documents before putting them in the trash. Be smart about entering information online and always try to vary your passwords and user names. For more tips and information, visit [www.ftc.gov](http://www.ftc.gov).

- Establish a system that will help you remember to pay all bills on time each month. Consider marking the dates in a calendar or using e-mail or text phone reminders.

Paying bills online may also help you avoid late fees and save money on postage.

# Confessions Of A Novice Couponer: Can Wise Clipping Save Money?

**H**ave you ever wondered if clipping coupons could pay off? Recently a colleague in my office volunteered to share her experience with me on using coupons. The busy manager, wife and mother said she didn't have a lot of time to organize her shopping but wondered if she could make a dent in her monthly budget just by using the coupons that came in her weekly newspaper.

Sally was inspired to try couponing after watching an episode of the TLC hit show 'Extreme Couponing.'

"The people on that show are clearly extreme," explained Sally. "Most of the people on the show make it a priority and are obsessed with saving and couponing."

I told Sally that I would follow her story to see if she could be successful on a smaller scale.

Sally resolved to set her first goal - dedicating time to consider her monthly grocery expenditures. She also knew that she buys a lot of the same things week after week.

"When I took a good look at my usual routine, I noticed a pattern in my buying," said Sally. "I saw that most of what I purchased

each week included necessities like diapers, paper towels, milk and cereal. This inspired me to set my next goal which

was to clip coupons that pertained to necessities I already buy and use often.

Sally, who is expecting another baby, also had a goal

of creating a "mini-stock pile" for her family; she said this would help reduce her "emergency" runs to the grocery store."

To start she made sure she paid attention to the newspaper circulars. She also considered in-store promotions, such as Buy-One-Get-One specials, and combined



them with coupons when possible.

"It has made a difference in my budget so far," said Sally, a self-professed coupon novice. "With 10-15 minutes a day and a bit of planning before I shopped, I saved a little over \$100 my first month."

"I was a little nervous that I would end up spending more than usual, which I did on some weeks, but I can already see how it will benefit me in the long run when I'm busy with a new baby. It's a relief when my husband tells me we are out of something, and I can tell him to go to the basement "stockpile" to get more, instead of one of us jumping in the car."

Sally revealed that other goals, such as planning meals ahead of time and focusing on the necessary ingredients, help her refrain from clipping coupons on things she may not need just for savings sake.

"Taking a small step to consider what I buy has changed the way I think about my finances," she remarked. "I've also become more organized. Having a plan helps me feel more confident about my buying decisions and my budget."

Sally's next goal is to see if she can save even more by utilizing online coupons or by obtaining specific coupons for specialty products, such as organic foods. Check out future newsletters to see how she does.

## Savings Sally Suggests ...

- ✓ **Set small, attainable goals.**
  - ✓ **Investing in an inexpensive coupon organizer.**
  - ✓ **Find out what stores allow double couponing and shop at the ones that do**
  - ✓ **Take note of any coupon or promotion conditions and expiration dates.**
  - ✓ **Go through all coupons and circulars in the paper and consider your best deal.**
- Also, think carefully about how you can use 'Buy One Get One' offers to your advantage.**
- ✓ **Consider signing up for store rewards cards as they may offer extra savings.**
  - ✓ **Have a coupon swap party. Or ask your friends for their coupons that they don't need.**



## Inspiring Thoughts

**A crust eaten in peace is better than a banquet partaken in anxiety.**

~Aesop, Fables

**F**inancial concerns can be a stressful part of life. As you work toward your goal of being financially free, remembering these ideas can help you reduce stress.

**Get Plenty Of Sleep.** Try to go to bed on time so that you can wake up on time feeling fresh, unrushed and ready to tackle the day ahead. If you're late in the morning and you have to rush to work, you're already stressed out and the day has barely begun!

**Learn To Say "No."** Don't overburden yourself. Take projects one at a time. If a task seems too particularly overwhelming, set aside a special time to work on it.

**Simplify And Un-Clutter Your Life.** Take care of small tasks that have been bothering you for a while. Boil everything down to just a few simple goals.

**Pace Yourself.** Spread out big changes and difficult projects over time; don't lump the difficult things all together. Taking baby steps can be enlightening.

**Live Within Your Budget.** Don't use credit cards for ordinary purchases.

**Write Down Your Thoughts And Goals.** You could keep a journal or just write when you feel the need to. You may be surprised by how clear your own thoughts become when you see them in black and white.

**Delegate Tasks To Others.** Don't be afraid to ask for help if you feel overwhelmed.

**Laugh Often!** Take your work seriously, but yourself not at all. Don't forget to find humor in everyday situations and don't take yourself too seriously.





## Spare Change

### It Pays To Research Scholarships Early

**S**tudents who plan to attend college should begin seeking scholarship opportunities as early as age 14, according to a recent article by PR Newswire. A little creativity could help college hopefuls in their search as well as using social media. Here are a few additional tips.

**Create Profiles.** Credible scholarship search sites track scholarships and match a student's criteria. Some sites even accept profiles from parents and high school students. Finaid.org suggests using a database such as the FastWeb Scholarship Search at FastWeb.com which is frequently updated and offers a lot of scholarship information.

**Be Social.** Try to follow Twitter handles such as @scholamerica, @gilmanprogram, @scholarshipsusa and @college\_success to get information on the most recent scholarship offerings.

**Keep Track Of Research.** Before you leave a website, try to make a note of anything that interests you. If you found out about a scholarship that you are interested in, take note of all requirements including application deadlines and types of experience needed. Then, get a head start on accomplishing the requirements.

**Keep Applying.** It is wise to continue applying for scholarships even after you begin your freshman year in college. Many opportunities are available for underclassmen.



# Feeling Financial Burnout? Tips Can Keep You Moving

**W**atching your pennies and carefully keeping track of how you spend can be very rewarding. However, frugality can also lead to burnout.



There are many reasons for budget burnout. Read through the steps below to get back on a positive course.

### What's Ailing You?

Try to think about why you feel so burned out. Perhaps

you lost a job due to no fault of your own or suffered a medical setback. Or, maybe your financial problems aren't your fault and you feel powerless over the fact that you need to worry so much about your financial situation.

Whatever the reason, remember that you made the important first step by enrolling in a debt settlement program. If you continue to work hard you can resolve your debt, get your finances in better shape and look forward to achieving your long-term financial goals.

**Talk About It.** If possible, talk about your feelings with an understanding friend or relative. Any kind of personal fear or frustration can seem harder to deal with when it is internalized. If you don't feel comfortable opening up to someone else about your situation, just being sociable with someone else

and laughing out loud can be an amazing cure to whatever troubles you.

**Go For It.** Sometimes frugality makes us feel guilty for wanting to treat ourselves to simple, affordable pleasures. It's perfectly acceptable and necessary to treat yourself to small indulgences on a regular basis. Frugality isn't about deprivation.

The concept works best when you balance your individual wants and needs and work them into a budget that you can stick to. If a frequent stop for a caramel mocha latte is a special treat and fits into your budget, then cut back on or eliminate something else that isn't as important.

**Move Forward.** Try to reassess your life and find out what you need to do to improve your personal situation and outlook regarding your finances. For example, if you lost employment due to downsizing and haven't found a new job yet, try to think of creative ways to bring in more income.

If you took a look at your situation and discovered you have a spending problem, rather than an income issue, try to examine why you spend too much and get down to analyzing your wants and needs.



## New Uses For Household Items

**T**o help in home organizing, RealSimple.com suggests thinking creatively to find new uses for commonplace things:

- An unused napkin holder can do double-duty as a bill organizer. Just arrange them in the order (back to front) which the need to be paid off.
- Have a bouquet of flowers with short stems? A plastic straw can serve wisely as a stem extender. Just insert the short flower stems into the plastic straws to give your posies greater stature.
- Need storage for items like purses, scarfs or belts? Try using shower-curtain hooks for to keep these items organized and ready for wear when you need them.



# Corner

## Frequently Asked Questions

### How Do I Begin Using UCAN Services?

In order to use your UCAN services, you simply need to contact us. We can start assisting you immediately with the collector harassment that you are experiencing.

Your welcome packet contained important documents, including a Letter of Authorization, which we need in order to contact creditors on your behalf.

Keep in mind that this document is in addition to and different from the Authorization to Communicate you signed for your settlement company.

### Can UCAN Provide Me With Legal Advice?

No, UCAN is not a law firm and cannot provide you with legal advice. We use The Fair Debt Collections Practices Act (FDCPA) as the basis to assist and educate our clients. This

federal law is designed to protect consumers from unfair and abusive collection practices.

We have aligned ourselves with a law firm that has attorneys specifically dedicated to consumer advocacy issues.

They have been very successful in getting awards for clients due to egregious actions by collectors. Call us to find out more.

### What Is The Difference Between My Settlement Company And UCAN?

UCAN specializes in consumer advocacy issues.

For example, we assist with collection calls, threatening messages, or any other collector harassment that you may be receiving.

If you have any questions regarding your debt settlement program, negotiations, or financial inquiries, please contact your settlement company directly.

### Will All My Collection Calls Stop When I Enroll With UCAN?

Most calls can be reduced or eliminated, but they may not stop completely.

UCAN and your settlement company will make every effort to help minimize calls that you may be receiving.

Our Creditor Intervention Program outlines the series of steps we can utilize to curtail collector harassment.

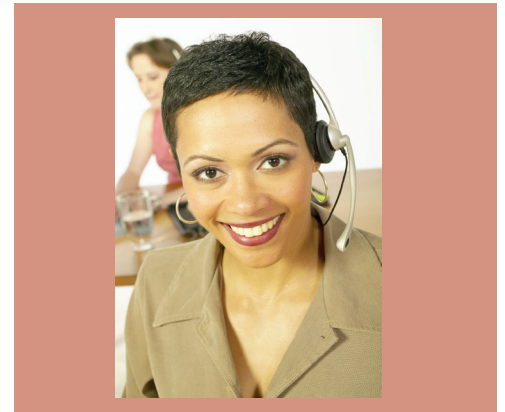
### What Are "Call Logs" And Why Do I Need To Complete Them?

A "call log" is a form provided by UCAN that we recommend clients use to keep track of collector calls. When you get collection calls, we ask that you log as much information as possible about the content of the conversation.

We ask that you fax or mail these documents to us once a week. You may also enter your "call log" information online at [www.ucan.net](http://www.ucan.net).

### How Do I Contact UCAN?

Call us at 1-877-462-8226 or e-mail us at [info@ucan.net](mailto:info@ucan.net). Our FAX number is 1-877-895-7577. Regular business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.



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