



The Road to Financial Freedom

Impulse Buying: Know Your Spending Triggers

Have you ever purchased something because it felt good, boosted your self-esteem or offset a bad day? Perhaps these purchases that were made on impulse were regretted later when you realized they weren't conducive to your financial well being.

Individuals who have been effected by impulse spending can attest to how it wreaks havoc with financial freedom. Here are a few triggers for your consideration. Once you read this article, think about your spending habits. If you find you have particular spending triggers, think of ways that can help you avoid the debt spiral created by impulse buying.

Spending To Feel Better Or Reward Yourself

According to some experts, even a sudden rush of happiness can prompt a quick trip to purchase



something you don't really need. If you are an emotional spender you may feel happy while you

are buying, but the joy often leads to guilt and anxiety when you get home and you realize you spent money that could've been better used elsewhere.

Before you spend, try to pause between the decision and the actual act of purchasing. Try to give yourself time to think clearly about what you think you need.

You might also want to consider the consequences of your purchase. Feel free to write down a list of things you want. Put the list aside and go back to it in a week or two. Do you still need it?



Do You Spend To Fit In?

If you have friends or family who encourage you to shop or dine with them often, you may be more likely to overspend on these indulgences

yourself. You may want to suggest gathering for a meal at home where everyone can bring a dish. You don't have to spend a lot of money to enjoy the rewards of a relationship!

With the holidays approaching, consider bringing a frugal friend along on one of your shopping trips. A cost conscious companion can help talk you out of unnecessary spending.

Are You A Bargain Hunter?

Being frugal and looking for the best deal is a wise practice, however sometimes sales can be a spending trigger.

Have you ever purchased an item just because it was a great deal even though you didn't really need it? If you find yourself tempted by a good deal, ask yourself:

- Do I really need this?
- If I buy it, do I have room for it?
- Does this purchase fit into my budget?
- Can I borrow or rent the item?



Spend Less, Have More Fun This Fall

Set Attainable Goals

Take the time to talk to family and friends about spending limits during the holidays. Discuss a limit that makes you, and your budget, comfortable. Try to consider buying less expensive gifts or opt for homemade gift ideas. If you have a large family you may want to consider a tradition popular with many Americans: pick one person's name out of a hat to purchase a gift for rather than everybody buying a gift for each person in the family.

Plan, Budget And Save

Rethink your gift list. Consider those on your gift list and set aside what you can afford to purchase. You may also want to plan exactly where you will need to go to purchase the gifts prior to doing so. Remember, the less stressed you are during your holiday shopping, the less likely it will be for you to feel overwhelmed and overspent.

Think Frugal First

You may find yourself in the midst of a lot of get-togethers over the holiday season. Whether it's a large dinner or travel to see family and make. Make sure you plan for the cost of all of your extra holiday activities.

Avoid Debt Traps

Not all deals are a bargain, so don't get sucked in by holiday "super sales". If you rush to a store sale because you can get a \$3,000 TV for \$2,000, you've still spent \$2,000 on a TV. Was that really something you had planned to do?

Settling Debts, Settling Minds

Once you make a decision to seek the help of a debt settlement program, you should be prepared to make a solid effort to work in concert with your settlement company.

The process may be difficult at times, but the goal is attainable.

Take Margaret as an example of someone who recently completed her settlement program. Several years ago, Margaret found herself in a financial hole so deep that in order to make ends meet each month she used credit cards to pay for groceries and utilities.

"I was able to make only the minimum payments to my credit cards each month and realized that the little progress I was making to decrease my balances was making my situation worse," she revealed.

When her debt got out of control, Margaret researched debt settlement and decided that it was a viable option for her. When she enrolled in the program, she had over \$80,000 worth of debt. Once she worked through her program, Margaret saved over \$31,000, even after her program fees were paid.



"There were times I called very upset and under such pressure from my huge debt," remembered Margaret. "The customer service staff was always so kind and calming. They would even stay in touch with me to see how things were going."

Everyone who has experienced debt knows how stressful the situation can be. Having someone else understand your situation

could make an unpleasant experience less difficult. Your debt settlement company should be compassionate and willing to help you.

"All of your staff, from the people who answer the phones and others who helped me along the way, went above and beyond to help me," said Margaret about her experience.

"Without this program I would have never been able to come as far as I have," said Margaret. "To anyone in this program stay with it because it works. There is a bright light at the end of the tunnel, and (your debt settlement company) will help you find it."



- **Have A Goal.** What is truly important to you in your life? Is it worth fighting for?

- **Cover Your Bases.** Try not to let setbacks deter you from your goal. Keep forging ahead and don't let discouragement deter you.

- **Stay focused.** Even if you get discouraged, keep trying. The courage to achieve success is within you!

Inspiring Thoughts

For those of us facing adversity now, whether personal or financial, success could be within our grasp if we have the courage to take things into our own hands. We may strike out a few times during our quest, but each new day offers us another chance at bat.

If you enjoy sports, consider an athlete or competitor you admire. What characteristics does he/she possess that helps make them a winner in their game?

When your favorite team heads into the playoffs what kind of attitude to you think they need to exhibit to become winners?

It's likely the following pointers are practiced by champions on and off the field.

- **Believe In Yourself.** If you are passionate about what you want to obtain, you may have a better chance of success.

"Life is not a spectator sport. If you're going to spend your whole life in the grandstand just watching what goes on, in my opinion you're wasting your life."

- Jackie Robinson

UCAN

UNITED CONSUMER ADVOCACY NETWORK

UCAN Offers Help For Collection Calls At Work

Although a collector is allowed to call you in an attempt to collect a debt, they are not permitted to call you at work if they are aware these phone calls could jeopardize your job. United Consumer Advocacy Network (UCAN) can offer you valuable information on how to reduce these calls.

If you receive a collection call at work, calmly ask the collector not to call you at your place of employment. Stress to the collector that your supervisor does not permit any personal calls during working hours and failure to abide by this rule could result in your employment being terminated. Making this simple request will usually stop further calls at work from that collector. If the calls continue, contact UCAN for assistance. UCAN has been very successful in stopping collection calls at work for our clients.

Some collectors will also try to employ tactics such as faxing a letter to your place of employment or speaking to your coworkers about your situation. Collectors must be very careful in these instances. For example, if a co-worker takes a phone message while you are away from your desk, a collector is not allowed to state the reason as to why they are calling. Under no circumstances should your debt be advertised to others. If you feel that a collector has violated your rights by discussing your information with another person, contact UCAN immediately so they can possibly investigate the matter and determine what action they can take on your behalf.

Document calls to your workplace on your call log. Also, save any correspondence that they may send to your place of employment. If you have already asked a collector to stop calling you at work and they continue to do so, contact UCAN immediately at 1-877-462-8226 or info@ucan.net. Business hours are Monday through Thursday 9 a.m. to 7 p.m. EST and Friday 9 a.m. to 5 p.m. EST.



Spare Change



If you have online access there are a variety of free computer websites designed to help you keep better track of your income, expenses and finances.

Try to remember that even if you don't have a computer or online access you can always keep track of your expenses other ways. A ledger or notebook is all you need to create a budget.

Mint.com. In addition to making it easy for users to manage their cash flow and create a budget, this site also gives visitors the opportunity to set financial goals (such as getting out of debt) and track their progress.

Mint.com also offers suggestions on how to improve your spending habits and become more financially organized.

MoneyStrands.com. According to a review at CashMoneyLife.com, this site is relatively easy to use and might be a good option for busy people who prefer to have more control over their financial lives. MoneyStrands.com gives users the opportunity to fully customize their money management program. Budget planning and personal finance planning software options are featured along with various spreadsheets and worksheets.

Yodlee.com. Users here can transfer funds, pay any biller or individual, sign up for e-mail alerts when bills are due, receive e-bills or arrange to have mobile access to the site and your accounts. You also have access to various budgeting and categorization tools.

Billeo.com. Billeo tracks your online transactions whether you're paying bills or shopping. You can view reports based on your monthly or yearly spending, by category or by company where payments were made. Billeo also saves passwords for any online website and automatically fills them in for you.

Geezeo.com. If you are the social networking type, you may enjoy Geezeo.com. Here you can set goals and budgets, join groups, share information, have discussions or review money management tips on the site's blog. Social networkers may also want to try **Buxfer.com**



which allows users to communicate with others via messages and forums.

BudgetPulse.com is another site that specializes in helping users manage cash flow and create a budget. You can access financial planning advice, personal budget planning tips and a forecasting forum.

Keep in mind that although many of these suggested websites have been recommended by well-established financial outlets, there is always a risk when putting your information online.

Some of the sites suggested may require you to store account and personal information including passwords. It may be a good idea to do your own research and make sure you are comfortable with each site's verification and security controls as well as any registration and user requirements.

A Fun, Spare Time Activity For You!

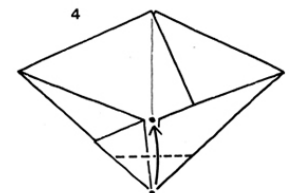
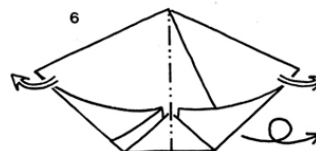
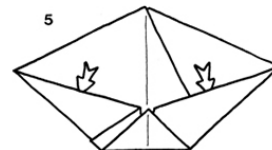
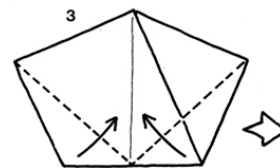
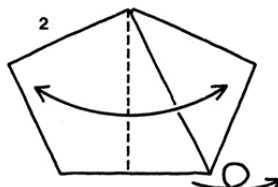
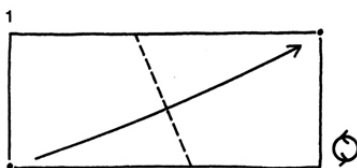
5. Dollar Bill Glider I



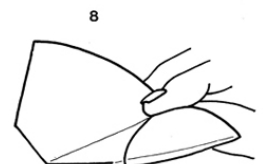
Designed by Stephen Weiss.
Idea for step 1 by George Rhoads.

Use a new dollar bill or any 3×7 proportion rectangle of paper.

1. Fold the bottom left corner to the top right corner. Rotate the model counterclockwise.
2. Fold the model in half vertically. Unfold. Turn the model over.



3. Fold the lower corners in on each side. The creases should run from the center of the bottom edge to the upper corners.
4. (The drawing is larger.) Fold the bottom point up to lie between the turned-in corners.
5. Push your thumbs between the top and bottom layers of the wings to make them convex.
6. Mountain fold the glider along the center line to raise the wings. Turn the model over.
7. Front view.
8. Hold the glider lightly by the tail and release with a gentle forward push. If the glider turns too much, be sure the wings are evenly shaped.



Credit Restoration Help After Your Program

According to a study by the Federal Trade Commission, more than over 52 million Americans have at least one error on their credit report. Unfortunately, these errors may be significant enough for you to be turned down for credit.

Now that you are working with a debt settlement company you may be wondering how you can restore your credit once you have completed your program. Good budgeting and spending habits are a start. However, you should also consider working with a qualified individual who can help you look at your credit score and check for any discrepancies that could stand in your way of rebuilding your credit.

Clients who complete a debt settlement program have access to no-obligation consultations regarding credit restoration through Century Credit Services (CCS). CCS has partnered with your debt settlement company to help you with sensitive issues regarding your credit report. CCS staff can offer guidance and help your dispute inaccuracies or errors on your credit report that could be

hindering your chances to restore your credit.

What They Do

CCS and your debt settlement company have worked very hard to present a program that is affordable and convenient. The CCS program is much shorter than debt settlement, six months is



the typical timeframe, and you may cancel early if satisfied with the current results.

Your first consultation is free. If it is determined that you are a good candidate for CCS, the specialist will conduct a full audit of your credit report to ensure the information being reported is accurate. Thereafter, a fee will be charged for the items that are successfully corrected or repaired on your report.

CCS has a knowledgeable team that possesses experience in removing and deleting negative information from credit reports. Once enrolled in the program you can benefit from regular support from CCS staff. A credit coordinator

will keep in touch with you monthly to keep you up to date on any developments and answer any questions you might have.

"We have found credit restoration to be a successful and natural progression for many clients completing a debt settlement program," said Amy Michalo-Rojas, Vice President of Century Negotiations Inc.

"Creditors and collection companies are often careless with the information that they provide to the credit reporting agencies," stated Chief Operating Officer Jim Navarre. "This program will benefit our clients by ensuring their credit is being reported fairly and accurately."

Call 877-809-6610 for a free, no-obligation consultation. For more information on the program, visit www.centurycreditservices.com.



Century Credit Services

The Road to Financial Freedom (RTFF) is published by The Premier Institute for Financial Freedom. Photos courtesy of Shutterstock.com and iStock.com. While articles in the RTFF newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.



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. **CCS has a pay per deletion policy and many clients see improvements after the first month.** 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!

Now Available: Live Chat!



CORPORATE OFFICES

1061 Main Street • Banco Park, Suite 19 • North Huntingdon, PA 15642
Phone: (800) 256-7273 • FAX: (724) 861-1039