Your Financial Fortune: SMART MONEY HABITS LEAD TO SUCCESS

Paychecks just don’t seem to stretch as far as they used to - it’s a fact for almost everyone. Perhaps you are one of those individuals who get paid and soon find yourself saying, “Where did all of my money go?” If so, it may be a sign that you need to revisit your budget.

Here are a few tips to help you attain your financial stability.

**Track Daily Expenses.** Maintaining a daily money log is a great way to find the spending weaknesses in your budget. Start by writing down any kind of income you receive. You can also use basic computer software such as Excel to log your financial data. Keep track of everything you purchase and how much it costs.

**Evaluate Your Spending History.** Track your expenses for several weeks to get a clearer picture of where your money is going. Spending weaknesses are different for everybody. Look through your list of purchases for expenditures that may seem insignificant but eat at your budget in the long run. Seeing how some of your expenditures stack up over time may help you decide what’s important and what isn’t.

**Reevaluate What You Really Want.** Subtract necessities such as rent, car insurance and food from your total income.

Consider what you have remaining. Take a look at what you’ve tracked and evaluate how much you spent on non-necessities during your tracking period.

Try to divide your expenses into categories and budget a set amount of money for that particular category each month. For example, all grocery store purchases can be classified under your food category. If your grocery budget is $200 per paycheck, you could set that cash amount aside using an envelope system. Seeing the cash and knowing that once it is gone you won’t have any more for that category until your next paycheck may help you decide what’s important and what isn’t.

**Set Goals.** Your debt settlement company realizes that budgeting involves some organization and a commitment on your part. Keep in mind that managing your funds may become easier once you have a customized budget and financial goals set in place.

Always remember that you are not alone. Statistics prove that even self-made millionaires become wealthy by budgeting, controlling expenses and setting goals.

Although budgeting your money may not transform you into a millionaire. However, it is a practical skill that can bring you one step closer to financial freedom. Once you master tracking your expenses, you may find that you rarely ask yourself that infamous question... “Where does all of my money go?”

You May Be Wasting Your Money By ...

- Dining out too frequently at restaurants
- Purchasing vending machine goodies
- Making impulsive or unplanned purchases
- Incurring fees due to late payments
- Paying for unnecessary telephone and cable features
- Paying overdraft fees due to a mismanaged checking account
- Buying only brand name products when some generic brands could serve your needs as well
As you strive to settle your debts, you could experience some unpleasant contact with collectors. 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 are prohibited by your employer.

United Consumer Advocacy Network (UCAN) can offer you some 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.

Tell the collector that if they continue to call you at work it may jeopardize your job.

Also, be sure to ask the collector for their name and phone number and let them know that you will return the call when you are not at your place of employment. Making this simple request should usually stop further calls at work from that collector.

If the calls continue, immediately contact UCAN for assistance. UCAN has been very successful in stopping collection calls at work for our clients.

Some collectors might also try to employ tactics such as sending a fax to your place of employment or speaking to your coworkers about your situation. Collectors must be very careful in these instances. Under no circumstances should your debt be disclosed to co-workers.

If you feel that a collector has violated your rights by discussing your personal information with another person, contact UCAN so they can investigate the matter and discuss the next course of action.

As do you with all collection calls, document calls to your workplace and save any correspondence that collectors 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 at 1-877-462-8226. You can also contact UCAN staff by email at info@ucan.net.

Our FAX number is 1-877-895-7577. Normal business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.

According to Javelin Strategy and Research, approximately 12.6 million Americans were victims of identity theft in 2012. That’s a jump of 1 million more than in 2011.

As technology advances, thieves are becoming bolder and more savvy when it comes to dishonestly obtaining consumers’ information. Take, for example, Today Show’s recent report on ‘Apple Picking’. Criminals have been stealing iPhones for years by grabbing them from owner’s pockets or handbags. However, the practice now involves phones being snatched right from an individual’s hand while they are talking and walking down the street.

Other forms of ID theft, such as new account fraud, are also quickly becoming commonplace. Criminals use a victim’s personal information to open new credit cards or other kinds of loans.

According to the Javelin study, new account fraud jumped 50 percent last year, with the total fraud loss doubling year over year to just under $10 billion.

Here are some ways to help prevent you from becoming an identity theft victim.

Handheld Devices. When you’re on the phone, try to stay alert. Pay attention to your surroundings, especially if you are walking and talking in a crowded place. If someone does ‘pick’ your phone, call the police and then your wireless carrier as soon as possible to tell them to shut the phone down.

Safeguard your information from EVERYONE. If living with friends or roommates, keep devices locked with a code and be sure to keep personal information in a safe place. Javelin Strategy & Research reported that friends, family members, and neighbors account for 50 percent of all known identity theft.

Stay Aware Of Your Surroundings. You may want to shield your hand when using ATM machines, phone cards or if you are making a purchase with your debit card.

Be aware of anyone standing behind you or close enough to see you enter your PIN number. Never leave an ATM or credit card receipt behind.

Be Secure Online. If you use social networking, avoid posting any information, documents or photos that could jeopardize your safety.

When selecting passwords for online sites, avoid obvious things such as your street address, pet names, your middle name, and the last four digits of your social security number. Also, change your passwords frequently.

When purchasing items online, be sure your web site is secure.

You may also want to watch out for “spoof” emails. This correspondence may resemble well-known companies such as Ebay or PayPal, but it may just be a scheme to acquire your information.

Be An Educated Consumer. Visit FTC.gov for more information about identity theft.
More than likely, you have heard the term “credit score,” which is a three-digit number derived from information contained in your credit report. This number may seem insignificant in relation to a detailed credit report, but some lenders use these digits to make credit-granting decisions.

The Importance Of Accuracy

Credit report accuracy has a wide ranging impact on your life. According to a recent study conducted by the Federal Trade Commission (FTC), as many as 10 million American consumers possess errors on their credit report that may lead them to pay more for various products and services including insurance and auto loans. Potential employers may also look at your credit report which may hinder your employment opportunities.

In addition to knowing your credit scores, obtaining a copy of your credit report is also important. However, credit reports often contain incorrect or outdated information. Correction of this data can improve your credit score and your ability to obtain credit. The FTC’s study, which took eight years to complete, also tracked consumers as they tried to fix errors in their credit reports. Many of those who were successful in correcting the errors saw their credit score change as a result.

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.

There Is A Way Out

Century Credit Services (CCS) is a company that aims to assists individuals who want to improve their credit score by correcting inaccurate information that may appear in their credit report.

Those who have graduated from their current debt settlement program can receive a free consultation with a Credit Restoration Specialist who will discuss your credit goals and objectives with you. He or she will also briefly review your credit report to determine if you would benefit from the program.

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.

“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.”

“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.

Interested consumers can call 877-809-6610 for a free, no-obligation consultation.

If you would like more information on the program, you may visit www.centurycreditservices.com.

Criteria That May Affect Your Credit Score

- Payment information on many types of accounts
- Public records of events such as bankruptcies, foreclosures, lawsuits, wage attachments, liens, and judgments
- Details on late or missed payments
- How many accounts show no late payments
- The amount owed on all accounts
- How many accounts have balances
- How much of the total credit line is being used on credit cards and other revolving credit accounts
- How long your credit accounts have been established

Use Borax for:

- **Boosting Laundry.** Add a couple of tablespoons to your detergent.
- **Removing Soap Scum:** Just add a drop or two of liquid soap to scrub the bathtub and bathroom sink.
- **Keep Drains Clear.** Pour some Borax powder down the drain and follow with boiling water.

**Castile Soap**

Another name for organic vegetable-based soap, Castile soap is gentle, and biodegradable. Uses:

- **Pet Shampoo.** Buy an unscented version for a gentle dog wash.

**Insect Deterrent.** Mix with water and spray on your plant’s leaves to get rid of unwanted pests.

**Lemon**

Lemon juice is a great natural, non-toxic cleaner that can cut grease. Uses:

- **Cleans, Disinfects:** Rub a slice of lemon over a cutting board to help clean and disinfect.
- **Odor Fighter:** Grind up a few wedges of lemon or some leftover lemon peels in the sink garbage disposal to clean out grease and get rid of smells.

For more great tips go to www.wisebread.com and search ‘Green Cleaners.’
We all face challenges in life. While you work to resolve your debt, at times the challenge may seem insurmountable. If you need inspiration to keep moving forward you may want to look at the life of Abraham Lincoln.

Lincoln was born in a one room log cabin, grew up in poverty and overcame numerous setbacks. His venture as a businessman was less than successful, he lost several elections during his political career and suffered from ‘melancholy,’ a disorder that would be considered clinical depression in today’s world.

Lincoln could have given up many times but he persisted because he believed in his goals. That persistence led him to become President of the United States during a very divided time in American History – the Civil War. He is known as one of the greatest inspirational leaders of our time.

When you feel discouraged it is important to keep your goals in sight and continue working toward them whether they are financial or personal. Here are a few Lincoln quotes for you to consider and help you move forward during difficult times in your life.

“Give me six hours to chop down a tree, and I will spend the first four sharpening the ax.”

Consider that you won’t go very far if you try to sink a dull ax into a tree trunk. Impressive results do not come from a plan that has not been well thought out. A lot is included in the recipe for success. Preparation is just one of the keys needed. If you plan carefully and prepare adequately you can help ensure that your project goes smoothly.

“Determine that the thing can and shall be done, and then we shall find the way.”

It is important to form a strategy once you set a goal. Keep in mind that setting realistic, measurable goals will give you a better chance in reaching them in an effective and timely manner. Let ‘baby steps’ act as steppingstones toward larger aspirations.

“Commitment is what transforms a promise into reality.”

It is important to remember that although nothing is a guarantee in life, you have a much better chance of succeeding if you work hard and remain steadfast in your goals. Remember that expecting instant change or success the first time around with little effort will most likely lead to disappointment.

“Half-finished work generally proves to be labor lost.”

Don’t give up. It is normal to feel overwhelmed or unmotivated at times. When you get discouraged, call a good friend or family member for help. If you discard your project, as Lincoln states in this quote, your labor will be for nothing.

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!

Coming Soon: Live Chat!