

The Road to Financial Freedom

Spice Up Your Budget For Red Hot Savings



It is possible for budgeting to be a fun and enjoyable experience. Here are a few tips to help you look at budgeting in a different light.

Hot Tip #1: Consider How Much You Make



Analyzing your income may not seem like a pleasant task, but it is necessary if you want to achieve an effective budget.

Analyze how much you earn each month and subtract your necessary expenses. If you find that you need to supplement your income try to think of creative ways to do so.

Consider how you can make extra money by doing something you enjoy. For example, if you enjoy the outdoors you may be able to find work mowing lawns or gardening over the spring and summer.

If you like crafts, perhaps you can check with your local craft store to see if they need

instructors for summer classes. Do you love to swim? Perhaps you can become certified to teach swim classes at your local YMCA.

Hot Tip #2: Get Creative With Expense Tracking



You may have a friend or family member who insists that the smallest things turn into a competition. If so, find ways to encourage each other to save money. One thing you may want to try is the free mobile app Receipt Hog. Users have the chance to turn grocery receipts into cash and rewards just by snapping photos of receipts with a mobile device. Make the app fun by competing with a budget conscious friend or family member



to see who can collect the most receipts. Just be sure to not go 'hog' wild with the app and purchase things you do not need. Instead, you and your 'financial friend' can encourage each other to shop in a responsible way for necessary items.

The more receipt photos you submit advances your chances to earn rewards which will be deposited into your Paypal account.



Hot Tip #3: Remember To Pay Yourself, Too!



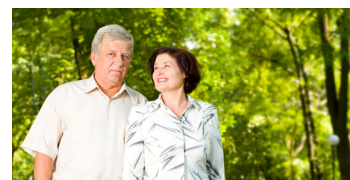
After paying all of your necessary expenses, including deposits into your reserve account, save any extra money you can. Even if you only have a few dollars to put back, be sure to do so.

This can be enlightening since you may find it exciting and liberating to see your savings balance increase each month while you are paying down debt at the same time. Don't be discouraged if something comes up that affects the amount you save. Seeing your account rise by any amount is important.

Consider the financial goals you hope to accomplish once you graduate from your debt settlement program.

Write down the things you want to do and make those your 'saving' priorities. Saving for a major purchase or vacation can help make day-to-day spending budgets easier and more fun to stick with.

You may never look at budgeting as an exciting task, but there are things you can do to look at it more positively. With hard work and diligence you can realize your dreams!



Prioritize Your Wants And Needs

Once you have paid for your necessities each month, including debt repayment, take a look at what you have left over and consider what you love to do or look forward to doing once your debt is paid off. Set that as a financial goal to work toward and put money back to achieve it!

Shopping



Travel



Entertainment



Eating Out



What 'Type' Of Deals Do You Seek? Look Monthly For Big Savings



JANUARY

Look for deals on winter holiday supplies (ribbons, ornaments and cards) as well as toys in January. You may also find Fall merchandise such as furniture, cookware, bed and bath linens, rugs, computers and sporting goods on sale.



FEBRUARY

Stores may be clearancing winter clothing, including parkas, rain gear, sweaters, leggings, boots, hats and gloves, as well as leather goods, in February. You may also find good buys on jewelry, perfumes, gift items, electronics, housewares and furniture.

MARCH

APRIL

March and April may be good months to purchase appliances such as air conditioners, washers and dryers, spring clothing, garden supplies, bridal gowns, luggage, paint and wallpaper.

MAY

If you need indoor furnishings, including furniture, May could be your lucky month. Spring clean your financial plan. Check to see if your current budget is working effectively for you, tweak what isn't working and consider fresh ways to save!

JUNE

Summer items and home maintenance necessities can be found for a great price in June.

JULY

In need of a new bathing suit, jewelry or major appliance? Retailers may clearance what you need in July.

AUGUST

Look for summer clothes, lawn furniture and sporting goods in August.

SEPTEMBER

If you need any lawn and garden equipment you might want to head to stores in September. You might also find good buys on outdoor grills, bicycles and winter wear such as coats, gloves and scarves.



OCTOBER

Need more school supplies? Take advantage of sales in October. In addition, you may find better buys on previous year's car models, fishing supplies and equipment, and glassware.

NOVEMBER

DECEMBER

Scan the classified ads in November and December for deals from people trying to raise cash before the holidays. Try hitting the after holiday sales where you can find decorations, gift baskets, wrapping paper and other goodies for 50 to 75 percent off!



Spare Change

Giving Out Zip Code Could Put You At Risk For Unwanted Junk Mail

Have you been the victim of an onslaught of unwanted catalogs and junk mail? Consider if you've given out your zip code lately at the checkout when making a purchase by debit or credit card.



Although most identity theft-savvy consumers are aware that giving out a Social Security number

is a definite no-no, giving out zip code information may seem harmless. However, according to a report in the New York Times, some merchants use zip codes for marketing purposes. When a zip code is combined with an individual's name, it may make it easier to find out other information about that consumer from commercial databases, such as a full mailing address. The more information a store collects about a consumer, the more information they have to sell to data brokers and other marketers. Although the practice isn't identity theft, an individual's privacy is compromised nonetheless.

The Massachusetts Supreme Judicial Court recently ruled that collecting zip codes for credit card purchases violates that state's consumer protection law.

If you are asked for your zip code by a cashier and you aren't comfortable giving it, you aren't obligated to do so. You may simply say "no thanks" and the transaction can proceed.

In addition, if you are asked for your zip code when making a credit or debit card purchase at the gas pump, it may be used to prevent fraud and identity theft. You can always opt to pay by cash.

Understanding The Collection Process

If you are in a debt settlement program, you are probably not making monthly payments to your creditors. This triggers the creditors' debt collection process.

While these creditors are usually willing to work with the debt settlement program, they nonetheless will assign a collector to your account – which could lead to such actions as harassing phone calls.

Generally speaking, most of these collectors work on commission – meaning that they usually are paid if they collect money from you. Thus, all too often, collectors will employ any means, including intrusive and harassing phone calls, to pressure you into paying the account.

You do not need to fall prey to their tactics.

UCAN is here to assist you in reducing collector harassment by empowering you with knowledge on debt collection issues.



We firmly believe in restoring a balance in the credit world.

Stages Of Debt Collection

As you progress through the debt settlement program, your account(s) go through several stages of collection.

• **First Stage** – Initially upon becoming delinquent, collections are commenced by the original creditor, either by the bank or the credit card company itself. When original creditors call you, we strongly encourage you to keep track of the dates, times and telephone numbers from which they call by using the debt collector call logs, because their calls may violate your rights under an applicable state law. If they do, their illegal conduct could be used to your advantage in the negotiation of debt settlement or monetary settlement on your behalf.

• **Second Stage** – After some time has passed from the initial delinquency, usually 180 days or more, the account is usually either sold or assigned to a collection agency. Debt collection agencies are fully subject to federal (FDCPA) and state laws for a reason – most debt collectors make a conscious business decision to aggressively, illegally collect on debts because it maximizes their financial recovery and their bottom-line. Debt collectors are also subject to many technical requirements which they

frequently violate. If you receive any calls from debt collectors, please: 1) use the call log to keep track of the dates, times and telephone numbers of the calls you receive; 2) save any voicemail messages you receive; and 3) any suspicious collection notices you receive. As with original creditors, the debt collectors' illegal conduct could also potentially be used to your advantage in negotiations or a monetary settlement on your behalf.

Knowing Your Rights

At UCAN, we base most of our work on the Fair Debt Collection Practices Act (FDCPA). This act, passed in 1977, was designed to protect consumers from unfair and abusive collection practices. The following is a partial list of things collectors are NOT allowed to say or do:

- Make false statements about his or her identity.
- Repeatedly call to harass or annoy you or a third party.
- Threaten to send the sheriff to “lock you up.”
- Misrepresent letters are actually legal forms
- Imply that you have committed a crime.
- Threaten to take property without legal process.
- Force you to accept a collect call or a telegram.
- Continue to call your place of employment after you asked them to stop

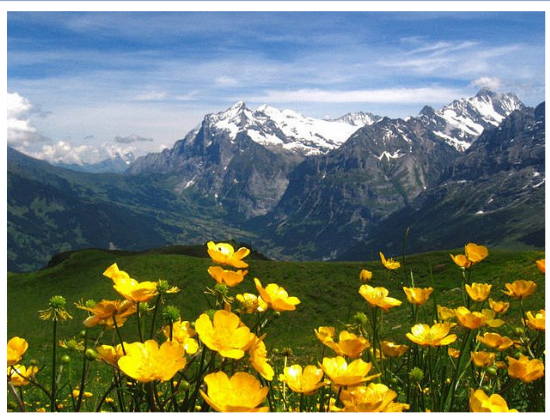
Unfortunately, debt collectors violate the FDCPA every day, but UCAN, and its attorney network, are here to help you. If you feel that you have been the victim of debt collection harassment, contact us right away. For more information on the FDCPA, go to the official FTC Web site: www.ftc.gov/os/statutes/fdcpa/

A Recipe For Sweet Financial Rewards



- **Start out with a fresh batch of budgeting knowledge courtesy of your debt settlement company**
- **Add equal parts organization, expenditure awareness, flexibility and discipline**
- **Whisk in a dollop of diligence and a smidgen of creativity**
- **Mix all ingredients. Add extra treats to make your recipe fit your individual taste.**
- **Sprinkle with a generous helping of personal financial goals**
- **Top it off with a layer of optimism**
- **Bake as long as necessary to nurture your new spending habits. Then savor the sweet rewards of financial freedom!**

Inspiring Thoughts



Sometimes you've got to let everything go...whatever is bringing you down, get rid of it. Because you'll find that when you're free, your true creativity, your true self comes out.

---Tina Turner

One of the best things about springtime is the new life that can be observed throughout our landscape. Things that seemed void of life throughout the cold winter months seem to spring up, ready for a new life.

Nature teaches us a wonderful lesson. Just because we don't perceive any changes during difficult circumstances in our lives doesn't mean that it will always be that way or that hope is lost. Things can come alive again at any moment.

Throughout the years, you may have accumulated many pieces of furniture, tools, clothes, electronics, etc. Consider how these possessions affect your life.

You may have to work longer hours to pay for these things, sacrificing time with your friends and family. You may constantly worry about cleaning and organizing your things, which could keep you from enjoying the simple pleasures of life.

If you continue to purchase items, you may soon outgrow your space and have to move to a bigger house or apartment, resulting in even higher costs.

As you can see, acquiring "stuff" may cause a cycle of debt and unhappiness. Consider

how much easier your life could be if you choose simplicity.

There is nothing wrong with enjoying a fun hobby or a few modern conveniences, as long as it is done in moderation and fits into your budget.

Simplicity, in regards to your finances, means to eliminate the extra clutter from your life and to purchase something only when you absolutely need it.

If you have accumulated many possessions from the past, consider having a yard sale to earn extra cash. This will also allow you to rid yourself of some clutter that you have not used in the past year or two. Also, you may choose to give some items to charity. When you do have to purchase a new item, exercise good budgeting skills. For example, opt for a less expensive television instead of a new model that costs thousands of dollars. The latter may be bigger and more eye-catching, but the smaller television will serve its purpose.

Simplifying your life may require you to make some lifestyle changes. Once you regain control of your "stuff," you may have more time to enjoy other aspects of life and be one step closer to financial freedom.

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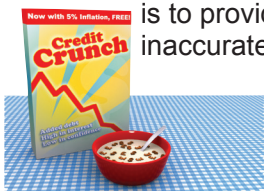


Company Announcements



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. **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!



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