



The Road to Financial Freedom

Spring Into Savings!

As you progress through your debt settlement program it is a good idea every now and then to take a look at ways you could keep your life from becoming more expensive. Take a look at the tips below for extra savings.

Spring Clean Your Life

It is common to feel apprehensive about getting rid of things that occupy your life. But having too much can overwhelm you and zap your energy. Take small steps to reorganize. Start by unloading one thing at a time and you can quickly discover how liberating it can be to downsize. A lighter, freer you may help lead you to make better choices personally and financially during the rest of the year. It may also help you reconsider what items you really need in your life and what is just a waste of money, thereby saving you throughout the year.

Spring Clean Your Cupboards

Visit your local farmer's market for fresh fruits and vegetables. Then, before you go to the grocery



store, take a look at what's left over in your pantry, cupboard, freezer and fridge. Instead of throwing things away

and wasting money, try to come up with creative recipes that require ingredients you already have including healthy grains and your farmer's market finds. This might be a challenge in the beginning, but it could save you a nice chunk of change and help you feel healthier if you stick with it.

Spring Clean Your Thoughts

Some families plan vacations during the spring and summer seasons, however some of these activities can be costly.

Just because an elaborate vacation is not in your budget does not mean that you can't have fun. Consider taking a day trip or think of ways to 'get away' that doesn't break your budget. Check

out the local library or area attractions to discover the many activities that you can enjoy in your area. If you plan to take a vacation and it fits into your budget, check out the article on page 3 for ideas on how to save and avoid scams.



Spring Clean Your Vehicle

Routine maintenance on your vehicle may help its performance and improve gas mileage. For example, have an oil change performed regularly and keep your tires properly inflated. Visit the Car Council's educational web site at www.carcare.org for more auto maintenance tips.

Also, keep in mind that gas prices tend to skyrocket during the warmer months. Web sites such as www.gaspricewatch.com and www.gasbuddy.com track gas prices in your area.

Spring Clean Your Home

Although you may have to hire a professional for some complicated projects, you may be able to tackle some tasks yourself. A wealth of informational resources exist to teach you how to do home improvement jobs such as cleaning your gutters, painting, and installing a ceiling fan.

Shed unwanted and unused household items by selling them on eBay or Craigslist.com. You can also donate items to Salvation Army, Goodwill or St. Vincent DePaul. See the article on page 2 for easy ideas on how to beautify and improve your home.



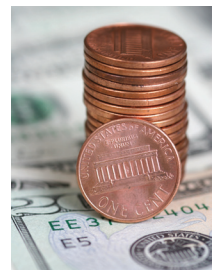
Extra Savings Tips

You can spring into extra savings each month just by doing a few simple things.

Avoid Gimmick Pricing. Retailers can be clever in getting you to spend more. Promotions like "10 for 10" and "4 for 5" seem like a great deal, but watch out: those products may not actually be on sale. Even if they are, remember that you rarely need to buy the stated number to get the sale price.

Time is Money. You pay a premium for "convenience" whether buying pre-packaged salad greens, pre-cut fruit or spice mixes. It may be cheaper to just to make your own salad, cut your own fresh fruit, etc. In addition, according to the UCLA Center on the Everyday Lives of Families, if you do more in the kitchen yourself it really only adds about 10 extra minutes to meal preparation.

Spring Clean Your Kitchen. Make a grocery list and stick to it! By planning your meals in advance, you're far less likely to succumb to temptation and buy impulse items (aka things you don't need) at the grocery store.



Sweeten Up Your Home With These Do-It-Yourself Tips



Here are a few ideas that might help you spruce up your home without breaking the bank.

- **Boost Curb Appeal.** A well-kept lawn and walkway as well as flowers and shrubs give a nice first impression to anyone passing your home. Regular yard maintenance and the care of plants and flowers can be a family activity.



According to This Old House magazine, pretty, purple lavender plants can be an attractive, fragrant and inexpensive choice to beautify any landscape, porch or garden.

- **Frugal Furniture Enhancement.** The addition of colorful pillows or unique fabrics could accent your interior and give your

furniture a new look. Pillows aren't difficult to sew. If you don't have a sewing machine you can even stitch by hand. Check your local fabric store's remnant table for inexpensive fabric choices. Consider simple fixes for furniture or household items before purchasing something new.

Bring life back to leather furniture with a little olive oil. Small tears could be stitched or patched. Kitchen chairs might look new again with a little spray paint and some fabric.

- **Let There Be Light.** A unique lighting fixture or other accent might give your kitchen, bedroom or bathroom an entirely new look. If you have a local salvage yard, it could be a treasure trove of unique lighting fixtures and other home décor items available for very low cost.

- **Prep Your Air Conditioner.** Get ready for those upcoming hot and humid days. Keep all objects away from your air conditioning unit.

Make it a habit to routinely remove grass and leaves from vents as these items block airflow. For more tips, visit the Department of Energy's web site at www.energy.gov.

- **Paint.** Cabinets, shelves and walls can be revived with a fresh coat of paint. Check your local home improvement center to see if they have discounted paint available. A one to five gallon pail that another customer didn't like after mixing might be exactly what you need.



- **Flooring.** Keep wood floors looking great through regular maintenance and care. If you have carpeting that is showing its age, you can cover worn spots with inexpensive area rugs.

Spare Change



Americans Would Rather Discuss Subjects Such As Income Or Weight Rather Than Debt

A recent study by CreditCards.com revealed that credit card debt is a touchy subject among Americans. About 85 percent of people surveyed by the website said they'd be somewhat or very unlikely to discuss their credit card debt with someone they'd met recently.



Those surveyed were more reluctant to discuss their credit card woes than any other topic the respondents were asked about, including their salaries, health problems, weight, love life and mortgage payments.

Shop Around To Get Best Generic Drug Price

A recent survey by Consumer Reports found that 45 percent of adults under 65, especially people who don't have insurance for medications, did not get a prescription filled in order to save money.

Before filling your next prescription, it might be a good idea to shop around as there may be widespread price differences by as much as \$100 a month depending on the location of the pharmacy.

How can individuals save money on their prescriptions? Here are a few tips courtesy of Consumerreports.org:

Talk To Your Doctor About Generic Options: The Food and Drug Administration requires that generics contain the same active ingredients in the same strength as the brands they copy. A generic brand is also required by the FDA to deliver the same amount of active ingredients into a person's bloodstream in the same amount of time as the original brand.

Location: Some grocery-stores and independent drugstores in urban areas charge higher prices than those in more rural areas. Be sure to check around if shopping in a more rural location is feasible for you.

Ask How You Can Save: Try to ask for the lowest price possible and find out if getting a 90 day refill, rather than 30 days, would save you money. If larger retailers and drugstores in urban areas are your only option, try to find out if the store offers a discount generic-drug program.

Just A Few Reasons To Achieve Financial Freedom

1. You will not have to fear debt collectors when you answer the phone or open your mail.
2. Once you are free of debt, you will be able to put any extra money towards

an emergency fund, retirement or college savings.

3. Living within a budget may become second nature to you.
4. You may realize that purchasing an

unaffordable luxury item on credit will not benefit you in the long term.

5. You will not make credit card companies wealthier by paying late fees.
6. You may experience less stress.

When a college student tried to get cash out of an Automatic Teller Machine (ATM) earlier this year, he got more than he bargained for. According to a report by the Associated Press, the student received \$1,800 more than what he actually requested!

In addition, ABC News reported last year that a glitch by a popular bank allowed a Detroit man to withdraw more than his balance.

Although the student was reportedly honest and

Credit Corner: When An ATM Makes A Mistake



returned the money not due him, the Detroit man wound up with prison time after gambling the money away.

Mistakes can happen and Automatic Teller Machines (ATM) aren't immune.

So what do you do if an ATM doesn't give you **enough** money back?

Although it has not been confirmed exactly how often ATM mistakes occur, financial experts generally agree about what to do to avoid being victimized by a misbehaving ATM.

Count Your Cash. Make sure before you leave the ATM that you have the correct amount of money withdrawn.

Count your money as discreetly as possible but be aware of your surroundings, especially if there is anyone behind you waiting for the ATM.

Counting your cash at the ATM has an advantage: if there is a mistake, it is possible that a video record of the transaction could be used to help back you up if you did not get enough back.

Always Get A Printed Receipt.

Receipts contain important information such as the transaction date, time and machine identification. Along with other details, this information will allow the ATM owner to check the photographic record that is often made of transactions.

Check Your Statement. If possible, get full details regarding the transaction on your online statement, including a bank ID number. This is important to the investigation because ATMs are usually equipped with surveillance equipment.

Notify The Bank Or ATM Owner. If you do notice a discrepancy it is important to act fast to improve your chances of fixing the mistake. If the ATM in question is not located outside of a branch bank, look for information on the ATM itself, telling you who to contact if there is a problem.

According to Bankrate.com, you should notify the ATM owner within 72 hours of the mistake. The sooner you report the error, the better the chances that the company can trace the error.

Travel Wisely, Avoid Scams This Summer

Below are some tips and resources that may help control your travel costs and avoid travel scams if you are planning a budget-friendly vacation this summer.

Look For Discounts. As you plan your trip, search for coupons or special deals on area attractions, amusement parks and events by visiting the destination's website. The American Automobile Association (AAA) also offers deals for members. Visit their site at www.aaa.com. If you plan to fly to your destination, it may be wise to sign up for free email alerts from the airline of your choice to receive sale notifications and coupon codes.

Timing Is Everything. Many vendors such as hotels, airlines, and restaurants raise their prices during peak season. Kiplinger.com suggests flying on the least popular days - Tuesday, Wednesday or Saturday afternoon - to get better deals. You may find that flights taking place in the early mornings and late nights are more affordable.

Bundle Of Joy. Online travel agencies such as Travelocity, Expedia and Orbitz may be able to offer good bundle bargains for hotels, airlines, show tickets, tours and museums. Try Budgettravel.com to read about many destinations and inexpensive ways to travel.

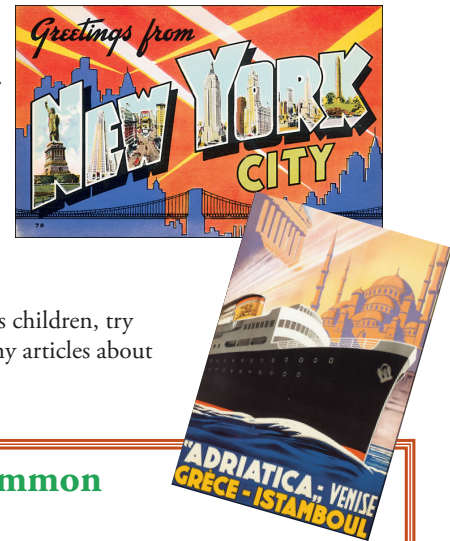


Go As A Group. Know any family members or friends that

would be willing to split the cost of a trip? If so, check into prices for beach houses or condos. You may be able to split the cost and save money with other friends or family members if the property is large enough to accommodate them.

For help check out sites such as HomeAway.com or Airbnb.com.

If your family or group includes children, try visiting Vacationkids.com for many articles about traveling with children.



Avoid These Common Scams

Free Wi-Fi: Money.MSN.com suggests avoiding free wireless connections for surfing and instead using a paid connection like 3G or 4G. It would also be wise to use a Virtual Private Network (VPN) for your business as VPN uses secured traffic between trusted computers. Don't do your banking or Internet shopping from any public wi-fi hot spots and turn off file sharing.

Pickpockets And Thieves: Be aware of any attempts by individuals to distract you and be mindful of your surroundings and belongings at all times. You could place your belongings between your legs, whether you are standing or sitting. When you are driving, keep valuables in the trunk of your vehicle and out of site. Travel light so that you never leave anything valuable in your vehicle. Visit Onebag.com for tips on packing light and traveling with the minimum.

Corner

Frequently Asked Questions

How Do I Begin Using My 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 a network of attorneys specifically dedicated to consumer advocacy issues. We can alert them if your situation requires assistance.

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. This process is explained in your UCAN welcome packet.

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.

How Do I Contact UCAN?

Call us at 1-877-462-8226 or e-mail us at 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.

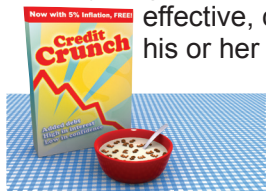
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Company Announcements



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!