



The Road to Financial Freedom

Family-Friendly Tips To Save Time, Money



Whether your family consists of two individuals or ten, financial-related issues are bound to be discussed sooner or later. Try not to feel apprehensive when you think of discussing money, debt or budgeting with your spouse and/or relatives. Working together could motivate everyone involved to improve their budgeting skills and reduce debt.

Get Everyone Involved

FrugalHomeLiving.com suggests getting everyone in your household together to plan a budget. Try to discuss financial issues openly and honestly with each other. Topics may include income, regular bills and how each individual can eliminate and avoid debt.

This might also be a good time to encourage each person to share individual perspectives on wants and needs and which expenses in everyone's budget could be reduced or eliminated in order for financial goals to be achieved.

Prioritize Your Goals

Creating a list of financial obligations or responsibilities for each member of the household might help everyone feel like they are a part of the family goal. A notebook is an excellent budgeting tool in which you can list and organize your expenses and income. If you have a computer, you can record your information using a



program such as Microsoft Excel. The internet may also give you access to free budgeting software including Mint.com.

If you have children in the family, try to

stay age-appropriate when discussing financial decisions with them. Even at an early age they can learn how their actions affect the family budget. For example, demonstrate how turning off lights when they leave a room or conserving water can be frugal and earth-friendly.

'Baby Steps' To Debt Reduction

Work with each other to focus on achieving the goals discussed during the financial meetings. If you or others feel overwhelmed it may be a good idea to make your goal more manageable. Simply create smaller 'goals' which you can tackle one by one, building up to success. Feel free to use the Financial Goals Worksheet on Page 3 of this newsletter.



Remember to set a good budget example for your spouse and others in the family. If you have debt, work with your debt negotiation company to resolve it. If you practice frugality there is a good chance others will notice.

Keep Communication Lines Open

Try to keep the family involved throughout the debt-reduction process through meetings and honest discussion.

Your budget should be an evolutionary process. If issues arise, try to take an optimistic approach while discussing problems and their solutions. Likewise, if someone has achieved a personal milestone, check it off the list and work on setting a new goal. Seeing someone else achieve can be inspiring to others.

More Ways To Save

Here are a few more tips that you may want to include in your family budget.

Written Reminders. Consider purchasing an inexpensive dry erase board. You can write everyone's name followed by their planned activities for the week.

Post the board somewhere in the house where everyone can see it and encourage each person to review it as often as possible.

Cut Back On Extras. Even small expenses like coffee and newspapers can add up if it's something you partake in frequently during the week. Consider targeting these types of wasteful spending habits and eliminate them from your family life.

Focus More On Gratitude. Begin to focus on your blessings and how you can enrich your relationships. For help see Inspiring Thoughts on page 2.

App-Tastic. There are multiple free and low-cost apps that can help you keep track of scheduling. Some can even send reminders to your phone or mobile device. Go to your app center and search 'personal planning' to see the multitude of choices available to you!

Use Simple Storage Solutions. AmericanProfile.com suggests using simple and accessible storage solutions. Organizers like bins on wheels, canvas totes with handles or low-hanging closet organizers can make things easy on you and your family.

Shop Wisely. According to the Time

Use Institute, Monday and Tuesday are the least busiest days to grocery shop.

If it's only feasible for you to shop on weekends, try to do so prior to 11 a.m.



Walk Down The Aisle Without Breaking Your Budget

Planning your special day doesn't have to drain your finances. If you are among the soon-to-be-married, some of these tips could help you cut costs.

- **Pick The Date.** Think about having your wedding in the off-season between November and April.
- **Be Your Own Wedding Planner!** You may save money by doing your own research, using the internet to find do-it-yourself tips. You could also get advice from other brides on blogs and online forums.
- **Flower Power.** Consider using locally-sourced flowers at your wedding and reception. Another idea might be to try doing your own flowers with in-season choices. Or, if you love the outdoors, consider exchanging your vows in a garden or park which is naturally decorated with an abundance of flowers.

• **Candles.** If flowers aren't a necessity for you or your fiancé, candles could be a less expensive alternative. This option might also add a special and extra romantic touch to your festivities.



• **Cost Cutters.** A cosmetology school might be a less costly option for hair and makeup.

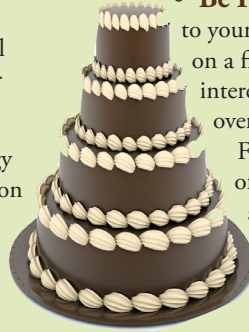
• **Dress Stress.** Consider avoiding pricey designer

names and opt instead for affordable, yet fashionable, styles that won't break the bank. You may want to consider visiting bridal boutique websites for special deals that can save you money.

• **Food For Thought.** A simple cocktail party, brunch, lunch or tea reception might be easier on your food and beverages budget.

• **Let Them Eat Cake.** Perhaps you could ask friends, family and coworkers if they know anyone who bakes as a side business. Asking your guests to bring a favorite cookie to your reception might help them feel more a part of the festivities.

• **Be Frugal And Creative.** Add your own personal touch to your wedding but remember to shop around before deciding on a final purchase. If you and your fiancé have a common interest, a theme wedding can be less expensive if you don't go overboard.



For example, if you are interested in a particular period of history such as medieval times or the Civil War, a small, simple ceremony during a festival or reenactment could add a touch of fun to your festivities and save you money. You and your groom could even dress in historically accurate costumes!



Inspiring Thoughts



Simple Tips To Cultivate Gratitude

When you open your heart it is easier to see the beauty and joy of life. Here are some ideas to inspire you!

• **Avoid Comparison.** It is important to realize that each of us has an individual journey to travel. Although it seems like others have everything handled on the outside, inside may be a different story. Try to

focus on yourself and where you are headed.

• **Take Small Steps.** Having a bad day? Don't focus on the negative.

Challenge yourself to focus on the things in life you are grateful for. You might be surprised at how many things you can think of even in the toughest of times! Consider writing your blessings in a daily gratitude journal. A simple notebook with a thought or two can assist you to see more of the beauty in your life. Focusing on the positive can magically shift your perspective!

• **Meditate.** Take time each day to clear your mind of clutter and worry. Practice meditation to gain perspective on what is really important to you. When you meditate, try to envision a peaceful, perfect setting with you as the centerpiece. Concentrate on only a feeling of gratitude. Do not allow negative thoughts to enter your 'perfect' world.

• **Try A Different View.** Live in the

We can only be said to be alive in those moments when our hearts are conscious of our treasures.
~Thornton Wilder

moment and try not to focus on past hurts and rejections. Looking at your past experiences as teachers instead of enemies can help you move forward in a constructive way, making you feel more empowered. Think about your lowest times, rejections or other challenges. What was necessary for you to overcome them? Concentrate on the strength you gained from facing the adversities in your life and be grateful for the resiliency you have to make it through difficult situations.

• **Give Thanks.** Have a friend or special person in your life that you are grateful for? Tell them so! Practice gratitude by saying "thank you" more often. Whether it's the clerk who went out of their way to help you or a spouse who made an extra effort to brighten your day, make sure you show them gratitude by telling

them how much their actions mean to you. Gratitude may be easier to find when you look for beauty and kindness in your daily life.

Courtesies of a small and trivial character are the ones which strike deepest in the grateful and appreciating heart.
~Henry Clay

Recent Graduates: Tips Can Help Lead You To Spending Success

Whether you're graduating from high school, college or your chosen trade school, the money decisions you make now could set the course for your financial future.

Create A Budget That Works For You

A budget does not have to be complicated. All you need is a simple sheet of paper or you could create a spreadsheet on Excel. Consider major spending categories such as school expenses, transportation, food, clothing and entertainment. You might find more budgeting tips and resources at MyMoney.gov, FinAid.org or JumpStart.org.

If you're a college graduate who has already experienced the advantages of sticking to a budget, keep up the good work! Consider future financial goals and income. If you have debt to pay down you should also include that in your budget. If you haven't landed your dream job yet, it may be a good idea to take job search expenses into consideration.

A helpful budget tool might be Mint.com, a personal finance management site which can send you text messages regarding bank fees as well as bills that are due. Whether you are a recent grad or not it may be a good idea to monitor your bank statements and bills in case of any discrepancies.

Be Aware Of Costs And Fees

Whether you are leaving high school or a college, you will be facing greater financial responsibilities. Although debit cards can be a good way to manage money without relying on credit they do have some drawbacks.

As with any bank transactions, you should be sure to keep track of your deposits and withdrawals to avoid overdraft fees.

In addition, keep in mind that you could be charged a fee for withdrawing from an ATM that's not part of your bank's network.

If you are heading to college, try to be aware of any hidden fees or charges incurred through special activities that you participate in so

you aren't faced with surprises you haven't budgeted for. Graduates of all ages should remember that paying bills on time will help avoid late fees and lead to building a good credit score.

Don't Get Cornered By Credit

According to Kiplinger magazine, credit card companies are no longer permitted to issue cards to applicants below 21 years of age without an adult co-signer or proof of adequate income. Even if you qualify for a credit card, resisting the temptation to use one will probably save you major financial headaches in the future.

Keep in mind that during the college years your income may be sporadic. You may not have the funds available to pay your bill each month. You may need to be patient in order to find a job that works with your school schedule and pays well enough for you to meet your college financial obligations as well as other necessary expenses.



As an alternative to credit cards during your college years, you might try a debit card or a prepaid card to help you get into the habit of tracking your spending. Relying as little as possible on credit should be a practice that lasts throughout your lifetime!

Guard Against Identity Theft

According to the Federal Trade Commission, young people between the ages of 20-29 are some of the biggest targets among an estimated 10 million victims of identity theft each year. Keeping personal information such as Social Security numbers, bank statements, PIN numbers, passwords and other sensitive data in a safe place could be a good habit to practice.



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Third Party Contacts

At a family picnic, your aunt approaches you and gives you a piece of paper in which she wrote the name 'Joe' and a toll-free number. She explains that this person called her a few days ago and asked her for your updated address and phone number. A bit embarrassed because you assume that 'Joe' is probably affiliated with a collection agency, you politely thank her and change the subject.

The Fair Debt Collection Practices Act (FDCPA) does permit collectors to contact third parties in an attempt to obtain updated contact information



or to relay a message to have the debtor return the call. A third party is considered any person other than the debtor. Under the FDCPA section entitled, "Acquisition of location information," any debt collector shall identify himself and say that he/she is confirming location information concerning the consumer.

Although collectors can contact third parties, they must not state that you owe a debt or allude to the fact that they are from a collection agency, unless the third party specifically asks where they are calling from. Unlike the example above, collectors may only contact a third party once unless the debt collector believes the third party is giving false information or may now have an updated address or phone number for you.

If you believe a debt collector discussed your debt with a third party or continually called your relatives or neighbors, contact UCAN as soon as possible. In order to take action on your behalf, we will need you to provide us with information such as the collector's phone number, details of what occurred during the third party contact, and how frequently the calls took place. You may also want to remind your acquaintances to save all voice mail and answering machine messages left by collectors. Questionable messages can be used as proof of any possible violations.

Knowledgeable consumer advocates are available by calling 1-877-462-8226. You may also e-mail us at info@ucan.net. Our FAX number is 1-877-895-7577. Normal business hours are Monday thru Thursday 9:00 a.m. to 6:00 p.m. EST and Friday 9:00 a.m. to 5:00 p.m.

SPARE CHANGE

Repurpose And Recycle

Have items hanging around the house, such as old linens and T-shirts, that you aren't sure what to do with? Consider turning them into reusable shopping bags. You can find free patterns for a T-shirt grocery bag at [MarthaStewart.com/266942/T-shirt bag as well as an eco/wildlife friendly bag at MorsBags.com](http://MarthaStewart.com/266942/T-shirt-bag-as-well-as-an-eco/wildlife-friendly-bag-at-MorsBags.com).

In addition, don't forget to visit TipNut.com for more ideas. Just go to the site and type 'Reusable Shopping Bags' in the search field for a multitude of fun, earth-friendly ideas!

Guard Against Child Identity Theft

A 2012 Child Identity Theft Report, posted at CreditCards.com, reveals that identity theft is rising among youngsters.

Over 10 percent of children who were part of the study had been victims of identity theft. The fastest growth rate was among children five years of age and under.

According to the report, conducted by AllClear ID, the number of children in this age group who became victims of ID theft grew 105 percent in the last two years.

The identities of children are blank slates making them prime targets for dishonest individuals. If a criminal gains access to a child's Social Security number, it may be possible for that person to continue committing fraud for years until that child gets to the age where they begin to build a credit history of their own.

There are steps parents can take to thwart child identity theft. Safely store all paper and electronic records showing your child's personal information. Refrain from sharing your child's Social Security number with those you don't know, and be aware of any events that may put your child's information at risk. You can find other helpful hints by going to CreditCards.com and searching for the 'Step-By-Step Guide To Checking Your Minor Child's Credit.' Also visit the Federal Trade Commission's website at FTC.gov and search 'Child Identity Theft'.

A Frugal, Healthy Summer Recipe

Try to develop a habit of checking the ingredients on anything you buy. When you consider a purchase you may want to read the ingredients carefully. What you see may motivate you to make your own blends and mixes out of more natural ingredients.

Here is a tasty Ranch Powder recipe from the cookbook 'Healthy Choices: No Sugar, No White Flour, No Artificial Anything' from the Kitchens of Keepers at Home Readers.

Ranch Powder

- 5 heaping tbsp. dried onion
- 2 ½ tbsp. parsley
- 2 tsp. paprika
- 1 tbsp. salt
- 2 tsp. pepper
- 1 tsp. garlic powder
- 1 tsp. celery salt

Mix all ingredients in mini grinder or blender. Keep in airtight container (1 tablespoon mix = 1 envelope of Ranch dressing).



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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!



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