



The Road to Financial Freedom

A New Financial Plan For The New Year

As the new year begins, you may be thinking of new ways to improve your financial situation.

Remember at this time that setting realistic goals can make it easier to achieve your budget resolutions. Take things one step at a time. Look at the monthly goals below to get you started.

January-March

- You may want to start off the new year by establishing a system that will help you remember to pay all bills on time each month. Consider marking the dates in a calendar or using e-mail reminders. Paying bills online may also help you avoid late fees and save money on postage

- Try to focus on ways that you can save on daily living expenses. It might help to visit MoneySavingGuide.

com to try the "Money Saving To-Do List" in the right-hand column. This online tool allows users to type individual goals and check them off when they are completed.

- Take advantage of holiday clearance sales at the beginning of the year.



This is a good time to stock up on gift wrap and decorations for the next season.

- Prepare for the tax filing deadline by organizing necessary paperwork. You can also visit the IRS web site at

www.irs.gov for tax changes.

April-June

- Kick off your spring cleaning by hosting a garage sale. To reach a more buyers you may want to research if there are any reasonably priced vendor spaces at your local flea market.

- For Earth Day on April 22, consider ways that you can reduce your impact on the environment and save money. For example, buy used items instead of new to prevent trash from filling up the landfills and think of creative ways to drive less or save fuel. Visit www.earth911.com for more tips.

- If you plan on doing any home improvements, consider "DIY", or do-it-yourself. Although you may have to hire a professional for some complicated projects, you may be able to complete some tasks yourself.



July-September

- If you use an air conditioner, consider



weather-stripping the seams around the unit to prevent air leaks. According to Energy.gov, if everyone purchased an energy-efficient air conditioning model, it would save 831 million kilowatts of electricity per year. Visit www.energy.gov for more energy saving tips.

October-December

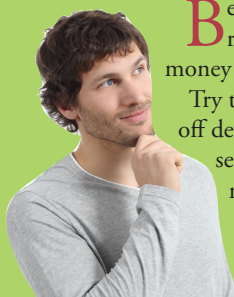
- Review your bank statements. If you are paying a monthly fee for your checking account, find a local bank that offers free checking or consider a credit union (see page 3 for our credit union article this month).

- Consolidate trips to the grocery store to avoid wasting gas or buying more than you need. Use coupons only when they can save you money on products that you normally purchase.

- Protect yourself from becoming a victim of identity theft. For tips, visit www.identitytheft.com or www.ftc.gov.



Change Your Money Mindset For A Fresh Outlook



Before you embark on achieving your budget resolutions in 2014, consider adopting a better money mindset.

Try to remember that better budgeting and paying off debt isn't about going without and depriving one's self of life's pleasures. On the contrary, saving money can be a way to make your life more fulfilling!

When you look at money differently you may begin to spend less on things that stress you

out, don't fulfill your soul or serve a positive purpose in your life.

Use the educational tools offered by your debt settlement program to learn how to spend money more constructively.

For example, instead of shopping for something you don't really need, save for a special budget-friendly event that could result in lasting memories for you and your friends or family.

Try not to think about better budgeting as a 'sacrifice'. Instead, focus on how light and free you will feel once you have completed your debt settlement program and you are debt free. This change in perspective may be just what you need to get the ball rolling in 2014!

Inspiring Thoughts

“You can, you should, and if you’re brave enough to start, you will.”

Stephen King



No matter what the circumstances, you can find small ways to lift your spirit. The key is to do something that makes your soul feel happy and rejuvenated. Try these suggestions.

Call Or Write To A Friend. Most people still appreciate the personal touch of a handwritten letter or phone call. Email is much less personal. Even if the correspondence is brief, you may have a laugh or two and your mood will improve, which brings us to our next suggestion...

Pay It Forward. Sometimes when you feel bad it helps to help someone else. Even a small gesture, such as holding the door open for someone, complimenting another person or letting someone else go ahead of you in line, can help uplift our spirits. Making someone else's day may help you feel better about yours.

Spend Time With A Pet. Animals can heal us with their unconditional love. They have an amazing ability to know when we are not feeling well or need a pick-me-up. Spend time with a special animal friend when your mood needs a boost. Look at the world through their eyes. You will most certainly find yourself smiling!

Listen To Music. Put on your favorite song and dance to the beat. After all, exercise is also a way to



boost endorphins! Even if you prefer soothing classical music, listening to any kind of tune that uplifts your spirits can make a difference in your outlook.

Laugh. Have you noticed that simple act of laughter can make you feel better? The release of endorphins has been shown to improve your mood. Perhaps even smiling can have the same effect. Watch a funny movie or read a funny book and find your way to greater lightness of being.

Meditate. Find a quiet place and about 10 minutes all to yourself at the beginning or end of the day. Unplug all of your technological devices and try your best to avoid or limit any other interruptions. If possible, sit by yourself, pay attention to your breathing, observe your thoughts and try not to judge yourself during this quiet time.

The Past Is A Present... Consider Vivien Leigh as Scarlett O'Hara in the movie 'Gone With The Wind'. After enduring heartbreaking adversity and when her life looked the bleakest (she lost Clark Gable after all!), she uttered one of the most famous lines in movie history by saying, "Tomorrow Is Another Day." Whatever is bothering you, sleep on it. You may see that you have a better outlook when the sun comes up.



Spare Change

Did you know that National Thrift Week is just around the corner?

According to BringBackThriftWeek.org, this celebration of frugality began in the 1920s and ended in the mid 1960s.

National Thrift Week was launched as an educational campaign in 1916 by prominent civic leaders who aimed to give new life to a culture of saving and spending smarter.

It was decided to kick off National Thrift Week on January 17 - the birthday of founding father Benjamin Franklin who was known as a frugalist himself.

The goal of the leaders behind National Thrift Week was to place special emphasis on the fact that being thrifty didn't necessarily mean completely depriving oneself of the necessities or comforts in life. Instead, the week's organizers hoped to place an emphasis on using good judgement when spending money.

What does being thrifty mean to you? Take a quick scan of the seven days of National Thrift Week:

- Have a Bank Account Day
- Invest Safely Day
- Carry Life Insurance Day
- Keep a Budget Day
- Pay Bills Promptly Day
- Own Your Home Day
- Share with Others Day

Maybe you should reinstate National Thrift Week into each week of your life. Try to take a few moments each day to think about what you feel is working for you financially and what you'd like to improve on.

The movement to bring back National Thrift Week is exciting. For more information and a full history of the event, visit BringBackThriftWeek.org.



Don't Let Financial Excuses Hold You Back

Changing bad financial habits usually requires a lot of hard work and determination. At times, it seems easier to put off this daunting task and make excuses. These actions could of course delay your financial progress on the road to financial freedom. Below are some common financial excuses and how to overcome them.

"I deserve it." Working towards building your reserve account is hard work. Rewarding yourself occasionally is a good way to recognize your efforts and an incentive to keep striving for your goals. However, treating yourself everyday or more than your budget can handle may lead to overspending. To keep your reward system in perspective, try setting a schedule. For example, every time you find out one of your debts have been settled, treat yourself to something extra special.

"I don't have time to save money." Establishing a realistic spending plan and eliminating unnecessary items from a budget can be rather time-consuming.



You may have to set aside a few hours each month for tasks such as tracking your expenses, clipping coupons, and sorting through receipts.

Dedicating sufficient time to a particular goal usually ends up paying off in the long run.

You can use online resources to assist you

in saving money. Sites such as Kiplinger's online budget worksheet (www.kiplinger.com/tools/budget/) can help you create a workable spending plan.

You can also search for coupons online at www.coupons.com and www.smartsources.com.

"The economy is getting better so I shouldn't have anything to worry about." Optimistic reports about the state of the economy may make some people feel overly secure, which may lead to overspending.

Try to be frugal no matter how the media projects the economy. Whether the economy is good or not, it is always a good idea to mix fun and frugality to cut costs.

"I will start saving money tomorrow." When you are facing a daunting task, it is sometimes easy to procrastinate and say that you will begin tomorrow or at a more convenient time. Consider future goals that you would like to accomplish and eliminate your own personal budget busters today instead of waiting until tomorrow. Remember that it is important to take the first step and begin working toward your goals sooner rather than later.

If it helps you, feel free to break things down into long-term and short-term goals to make things more manageable.



Contemplating A Credit Union? Some Tips For You To Consider

Credit unions offer a diverse array of services. Their not-for-profit status allows them greater freedom. Here are a few tips if you are considering a credit union.

Service

Credit unions are owned and governed by their members. This means that any profits made go back into the credit union and may result in better rates, lower fees and more committed, personalized service.

You may be wondering, "How easy is it to become a member?" Although requirements have eased over the last several years there could still be criteria for you to meet in order to join a credit union. For example, you might need to belong to a specific association, residential area, employee group or religious or fraternal affiliation to open an account.



Rates

Just like banks, credit unions often offer a wide variety of financial products, such as credit cards, mortgages, debit cards, business loans, and checking accounts. Credit unions are known to pass the savings from their not-for-profit status on to their customers by offering lower rates on loans. However, keep in mind that you may be limited with your loan options at a credit union. Also, in some cases your accounts can be connected.

Requirements

Some banks require their customers to carry a specific minimum balance in their account in order to avoid fees. However, according to the 2012 Bankrate Credit Union Checking Survey, 72 percent of the credit unions surveyed required no minimum balance.

On the flip side: although credit unions are fully capable to meet the needs of their customers, be aware that you may not have access to as many resources, such as mobile banking apps, as you would a larger bank.

Fees

According to Bankrate.com, many credit unions have formed partnerships with the CO-OP ATM network and a shared branch alliance. These partnerships offer credit union members the same easy cash access as the bank



customers in the partnership. Keep in mind though that there is no guarantee that you will enjoy access to the network just by joining a credit union. It would be wise to check with each financial institution you are considering to determine what, if any, fees you will be responsible for as well as what services you will have access to.

Security

In the case of bank failure, your bank deposits are insured by the FDIC. Credit union balances are protected by the National Credit Union Association (NCUA) for the same amounts.

To check the legitimacy of any credit union you are considering, visit the National Credit Union Association at NCUA.gov. You can also find more information on credit unions at CreditUnionsOnline.com and the Credit Union National Association at CUNA.org.

UCANTM Corner

UNITED CONSUMER ADVOCACY NETWORK

Helpful Service Reminders

In our last issue of the year, we would like to remind you of some services that UCAN provides. We have also included some helpful tips.

Keep detailed call logs. The first step in protecting yourself from abusive debt collectors is tracking the calls that you receive from them.

In order to help you with this task, UCAN provides Call Log sheets, which you can complete online or download from www.ucan.net. If you choose to fill out your Call Logs on-line, they will be kept secure and sent to us directly.

When tracking your calls, remember to log the name of the agency and individual collector along with the phone number of the debt collection company. This information is vital if we need to call the collector or investigate a specific incident.

Keeping call logs does not mean that you need to speak to the collector. Consider screening your calls by using services and devices such as caller identification or answering machines.

Do not erase threatening or abusive messages from collectors. Contact us immediately if a collector left you a disturbing message or if the collector does not properly identify himself/herself. This piece of information may be valuable if our attorney

correspondence from collectors must also adhere to FDCPA guidelines. For example, a collection agency may not send you a postcard or print any verbiage on the envelope that may allude to a delinquent debt.

Know your rights. UCAN also strives to educate everyday Americans on consumer advocacy topics and rights. We feature a UCAN article in the monthly newsletter that discusses our recent developments and ways to reduce unwanted attention from collectors. Our informative web site (www.ucan.net) also offers helpful articles and links to sites that may be of interest to you.

Taking advantage of these resources may help you become enlightened on certain laws and guidelines. This knowledge can help make it easier for you to identify unlawful collection activity.

Contact UCAN. Our goal is to be dedicated to our clients and assist them during this difficult time. You can call us at 1-877-462-8226 or e-mail us 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. We will be happy to answer your questions.



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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!

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

