

The Road to Financial Freedom

Game Plan: Defeat Debt To Win Financial Freedom

If you are a sports fan try to envision your favorite team's quest for winning to help you resolve your debt and attain your retirement savings goals.

You only need small gains to go far

Sometimes athletes have to take small steps to achieve their ultimate goal. Right now you are taking the first important step by working with your settlement company to resolve your debt.

Make financial freedom and retirement savings a goal to work toward. It may take some time but the end result is worth it!

Keep your eye on the clock

It is important to pay off your debt as soon as possible. Now that the holidays are approaching consider any extra income (such as holiday bonuses or monies from unused days off) and plan to deposit that into your reserve account.

Mix up your plays for best results

If your current approach to saving isn't working try something different. According to AARP.org frequently revisiting your budget and changing your game plan, if needed, could also benefit you once you retire and need to stretch your retirement dollars.

Build a solid defense

Think of your debt settlement company as your teammate and best defense. The financial tools provided by your



settlement company can help you get back on track once you graduate from your program.

Don't let penalties undermine you

Try not to let old habits get in the way of your progress. For example, you may be prone to spend

on impulse or spend more than your income dictates.

It is important to not focus on past mistakes but learn how to move forward and learn from them. It would be wise to be realistic about your lifestyle habits in relation to your income.

Try to cut out costly extras and focus on what's most important for your life and well-being.



Sometimes you have to go long

Consider what you want to accomplish in the long run. For example, retirement savings is a priority for most Americans. Try to envision your goals and figure

out what changes have to happen in order for you to achieve the big win – financial freedom!



Tips To Stay On Top Of Your Spending

Here are a few suggestions that could help you cut back on spending:

1. **Live Smaller.** Revisit your budget at set intervals and consider expenditures. For example, try not to automatically renew memberships in any professional and civic organizations in which you're no longer active.

Look for recurring charges such as magazine renewals, cell phone plan extras or online services that no longer are being used.

2. **Consider buying in bulk.** Think about forming a 'bulk buying group' with friends and family members who would be willing to share the quantities and split the costs.

3. **Take advantage of coupons and discounts.** Vow to never pay retail unless absolutely necessary!

Also, remember to ask about discounts at places such as museums, parks and restaurants and take advantage of them.

4. **Conserve Resources.** You might reduce gas and electric bills by only heating or cooling the rooms that are used the most. In addition, you should try to ensure that your home is properly insulated.



Kitchen Upgrades Possible If You Are On A Budget

Consider trying these tips if your kitchen needs a budget makeover.

Start With A Plan

Bankrate.com suggests taking time to consider what changes would make your life easier in the kitchen. You might want to make list of 'dream fixes' and 'realistic upgrades'. Then do your research by searching money-saving ideas online to achieve your goals.

You may also want to enlist the help of kitchen remodeling consultants at your local home improvement center. He/she might be able to offer tips on how you can achieve something close to your 'dream fix' without letting you overspend.

Know Your Priorities

It is important to know what you want to spend money on the most and have your priorities in order before you shop. If a faucet (which can be costly) is a priority then start there and work your way down your list of 'must haves' depending on how much money you have saved for your project. Don't forget to include in your plan any extra costs such as refrigerator installation or electrician's fees and delivery fees.

Shop Salvage

Starting out on your remodeling adventure by visiting a salvage yard can help you see what is available at that time and may inspire more ideas depending on what you find available. You can find almost anything at salvage yards or stores including paint, ovens, refrigerators, shelving, sinks, cabinets and flooring for a fraction of retail price.

See if there is a Habitat For Humanity store in your area by checking out Habitat.org.



Get Creative

HGTV.com recommends using a new coat of paint to make the old feel new again. Most hardware and/or home improvement stores have paint on hand that was mixed wrong for other customers which can be purchased for a fraction of the cost. Stenciling is another option.

If your cabinets need a facelift ThisOldHouse.com suggests adding or replacing the old drawer pulls or knobs. If you decide to paint your cabinets consider what you will need to do regarding prep time. You will need to remove the doors from the cabinets, cover the hardware or remove it, and sand away old paint prior to adding a new coat.

Update Lighting

If you want to change the mood and feel of your kitchen surroundings, new lighting might be your most budget-conscious option.

According to Bankrate.com, recessed can lights could improve general lighting for lower cost. Keep in mind that some lighting options might require the help of an experienced electrician.

Buy (Almost) New Appliances

You may want to consider 'scratch-and-dent' options - appliances with cosmetic blemishes that prevent retailers from selling the appliance as new. When it comes to functionality, the buyer is getting a new product, for a fraction of the cost, and generally 'scratch-and-dent' appliances carry the same warranty as new ones.



Inspiring Thoughts

Reflect upon your present blessings of which every man has many - not on your past misfortunes, of which all men have some.

- Charles Dickens

Sometimes our financial decisions are influenced more by emotion than logic. The same may be true for the things we possess or the things we feel we need to own to be happy.

Some of us may purchase 'stuff' to boost our mood, help us feel like we belong to a certain group or portray a certain image. But in many instances, the more we own, the more complicated our life becomes. Sometimes when we feel more stress in our lives we find ourselves wanting to fill the void by shopping. This vicious circle could lead to more debt and more stress!

What possessions do you own that truly make you feel happy? It is likely



that you have some possessions that add to your life and bring back wonderful memories.

If we use common financial sense and our budget plan allows it, there is nothing wrong with purchasing occasional items that could add to our lives in a positive way.

However, perhaps you own 'stuff' that makes you feel negative, weighed down and overwhelmed. If you have the urge to shop try organizing what you do have.

If you are struggling with debt, you may even have possessions that cause you to feel resentment since purchasing them may have added to your difficult financial situation.

Try to think about what really deserves a place in your life. It might be a good idea to consider ways in which you can minimize debt in your life and work toward financial freedom.

Having enough to meet your needs can unlock the chains that might be binding you to a life of worry and debt.

Just think...if you were free of worry and debt, wouldn't you feel lighter and happier?

UCAN

UNITED CONSUMER ADVOCACY NETWORK

UCAN Offers Help For Collection Calls At Work

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 could jeopardize your job. United Consumer Advocacy Network (UCAN) can offer you 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. Stress to the collector that your supervisor does not permit any personal calls during working hours and failure to abide by this rule could result in your employment being terminated. Making this simple request will usually stop further calls at work from that collector. If the calls continue, contact UCAN for assistance. UCAN has been very successful in stopping collection calls at work for our clients.

Some collectors will also try to employ tactics such as faxing a letter to your place of employment or speaking to your coworkers about your situation. Collectors must be very careful in these instances. For example, if a co-worker takes a phone message while you are away from your desk, a collector is not allowed to state the reason as to why they are calling. Under no circumstances should your debt be advertised to others. If you feel that a collector has violated your rights by discussing your information with another person, contact UCAN immediately so they can possibly investigate the matter and determine what action they can take on your behalf.

Document calls to your workplace on your call log. Also, save any correspondence that they 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 immediately at 1-877-462-8226 or info@ucan.net. Business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.



Keep It Simple To Save On Meal Costs

Keeping pantry staples on hand can help you trim your grocery budget and save you extra trips to the grocery store. Here are some ideas to get you started.

Identify Staples You Should Keep On Hand

Consider frugal recipes that you cook the most and enjoy eating. If you are pressed for time remember to consider recipes that are quick to make.

You might want to gather your favorite recipes together and take a look at the common ingredients.

This will tell you what you should consistently have on hand, perhaps in bulk, to save you time and trips to the store.

For example, keeping staple foods such as olive oil, flour, butter, eggs, canned or dry legumes, rice, pasta and canned tomatoes consistently stocked could help you save money and give you a jump on creating quick, nutritious meals.

Plan Ahead Of Time

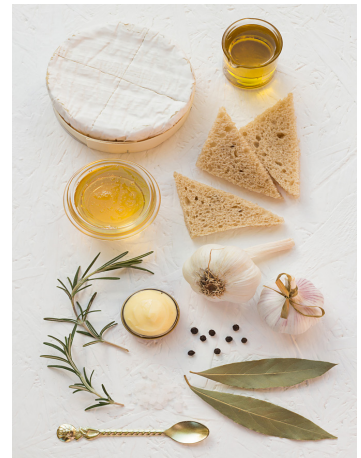
It might help also help to plan a week's worth of meal ideas ahead of time. Try to make a list of what you need and stick to it. If you have a well-planned list you should be able to get what you need quickly without having to make a second trip for things you forgot.

Use Your Staples in Different Recipes

In addition to your tried-and-true recipes, try to create different recipes out of the ingredients you have on hand.

For example, if you plan to make enchiladas one week try to consider what other meals you could make that would use similar ingredients. Feel free to put your culinary

creativity skills to work! Thinking of another recipe that would help use a leftover ingredient rather than wasting it can help give some extra spice to your mealtime.



Cut Out Processed, Packaged

You could save a significant amount of money and improve the nutritional value of what you eat by cutting back on pre-packaged, prepared food and keeping on hand a variety of nutritious options. Consider learning how to grow your own vegetables or look into joining a Community-Supported Agriculture (CSA) group.

Also, frozen fruits and veggies are easy to stock up on and have on hand as part of your 'pantry staples' list.

Watch For Sales

Add to your pantry stash by taking advantage of coupons and Buy-One-Get-One specials. Consider signing up for store savings cards which could get you better deals.

According to Time magazine, some coupon clippers exchange coupons with friends so they can buy multiples of their most-used items. You could also look for online money-saver websites, but you may want to check first with your local supermarket to make sure online or printed coupons are accepted there.

There's a chance you could receive coupons for calling the toll-free numbers on your favorite products' labels.

If you tell the customer service representative how much you enjoy an item, they could offer coupons for the product.

Brand Name Vs. Generic

In many cases, store and national brands taste similar to the generic equivalents. In addition, generic brands may be less expensive. You may want to stock up on generic brands of your favorite foods so that you have them when you need them.



Spare Change

Some Banks Launch Check-Free Checking Accounts

ATM Fees Reach Record High, But You Can Avoid Them

Out-of-network and surcharge Automatic Teller Machine fees have increased five percent over the last year according to a recent survey by Bankrate.com

In order to avoid fees you should only withdraw money from a bank in your branch network.

However, in some cases you may not be able to do so. Perhaps you opened your bank account at a local branch and since then you've moved or your circumstances have changed.

For example, you may have switched jobs or no longer have convenient access to your local bank branch for some reason. If this is your case then it might be a good idea to change to a bank that is more convenient for your needs.

Prior to changing banks all together you may want to check to see if any banks in your area cover out-of-network fees depending on circumstance. According to a recent article in the Huffington Post, some banks may do this if you only use out-of-network ATMs sparingly or in emergency situations.

If you find yourself in need of cash and you aren't near an ATM associated with your bank try to remember that you can stop at a grocery store or large chain store to get cash back at checkout.

Most of these stores allow you to withdraw extra cash from your account with a small purchase - up to \$50 or \$100 - fee free.

A growing number of banks are beginning to offer check-free checking accounts in response to more consumers who prefer not to use checks or don't use a checkbook to track their withdrawals and deposits.

A reported decline in check popularity may be due to the fact that many consumers are opting for online or mobile payment tools which have slowly become more accessible and convenient.

In addition, rising costs of overdraft fees are forcing some consumers to use checks less often.

It appears that checkless accounts are a win-win situation for both bank and consumer when it comes to overdrafts.

Any purchase or transaction that exceeds the amount of funds available in a consumer's check-free account will be denied eliminating the overdraft fee for the customer and extra paperwork for the bank. For this reason alone check-free accounts may be a good option for those

who have a bad habit of continually overdrafting their account.

However, consumers should also be aware that some banks may charge a monthly fee up to \$10 for a check-free account.

Monthly fees may be avoided at some banks if certain conditions are met. For example, fees may be waived if the customer decides to set up a

direct deposit or maintains a set monthly balance.

Watch this newsletter for a future feature on checkless accounts to see if they are right for you before signing up.



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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!



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