



The Road to Financial Freedom

Inexpensive DIY Fixes To Spruce Up Your Surroundings

You don't have to spend a lot to beautify your living space. Here are a few ideas that might help you make a big difference without breaking your budget.

Home

- **Postpone Buying New.** According to www.HGTV.com, you could consider simple fixes for furniture or household items before purchasing something new. For example, a fresh coat of paint could revive a plain, tired looking end table. Check with home improvement stores for paint returned or rejected because the color was not what the buyer expected. These cans are usually sold at a fraction of the cost. Local salvage yards may also have paint at lower cost.



- **Add A Burst Of Color.** Consider lining kitchen cupboards with brightly colored contact paper for a fresh, fun, inexpensive upgrade. Your local discount or dollar store might have various options to choose from.
- **Create Visual Interest.** Try to put photos or pictures you love in unexpected places. For example, hang a cluster of photos in a nook or on top of a doorway.

- **Get A Grip.** A unique lighting fixture or other accent might give your kitchen, bedroom or bathroom an entirely new look. Visit salvage yards and flea markets to find lamps, lighting supplies and other home décor items available for lower cost.

Garden

- **Curb Appeal.** A well-kept lawn and walkway as well as flowers and shrubs give a nice first impression to anyone passing your home. 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.

- **Space Savers.** If you do not have the yard space for a garden, a small indoor herb garden can be just as rewarding. You could plant seeds and watch them grow or buy small plants and transfer to a pot or window box. Herbs do well indoors and are great to incorporate into meals instead of paying higher prices at the grocery store. Hanging plants are also an option for those with little yard space. Regular yard maintenance and the care of plants, herbs and flowers can be a family activity.

- **Creative Container.** Repurpose items as plant containers. Old boots or shoes and even old soda bottle crates can make great planters, according to TheGardenGlove.com. If you love the vintage look try to find fun, budget-friendly vintage items that could double as planters. For example, do you have old tool boxes that you no longer know what to do with? Why not plant a trio of bright plants in them?



Whatever you choose, make sure the item has adequate drainage by drilling a hole in the bottom or lining the bottom with gravel.



More Ways To Lower Costs



Some of your home improvement projects can require simple, do-it-yourself fixes. However, if you don't possess the knowledge for a project that's absolutely necessary try to shop around for the most affordable rates and work with your contractor to help save money.

- **Reuse, Repurpose.** Consider asking your contractor if they have extra materials from previous jobs. They may not always have exactly what you were looking for, but they could have a reasonable replacement that might be quite a bit cheaper.

- **Keep Plumbing And Outlets In Place.** According to MSNBC.com, relocating plumbing and electrical outlets can be expensive. It might be a good idea to plan your project or remodel around your current layout.

- **Mind Your Budget, Help Others.** Check to see where your nearest Habitat for Humanity ReStore is located.

Also check your local classifieds, AuctionZip.com to or do a web search to find building supply auctions (type Building Material Auction and the state in which you live).

You may also want to check for federal government surplus and seized property sales as



well as state and local surplus property sales.

You should do your research prior to an auction to make sure you actually get a good deal. Also, it would be wise to avoid getting caught up in a bidding war so you don't end up overspending and going over budget.

Be Aware Of 'Less Is More' Marketing

Some manufacturers are reportedly using new packaging to make it look like you are getting the same amount of product when, in reality, you are getting less.

This 'less is more' approach by companies is definitely on the rise according to Money.MSN.com. Anything from bags of chips to cookies, laundry detergent and peanut butter are now smaller.



As more companies redesign packaging to pinch inches off of their products, buyers who are pinching pennies are becoming

more frustrated. Here are a few ways to try to get your money's worth on your next grocery shopping trip.

Be Aware Of Unit Price. If you are the type of buyer who looks at price rather than package weight, try to consider being more conscious of unit price.

Most stores list unit prices somewhere on the shelf tag. Check the product's packaging to determine its weight and then compare to similar items to determine which would be a better buy.

Use Apps To Track Prices. Money.MSN.com suggests using apps like ValueTracker and Sharky Shopping to help track per-unit prices on your favorite purchases.



Try Other Brands. Some store or generic brands are much less expensive than name brands – possibly up to 25 to 30 percent less.

Be Aware Of New Packaging. A new, streamlined packaging design may indicate a change in product quantity. Always try to look at the weight of the package and check the unit price. You may have to deviate from your normal brands to get the best deal but it could save you money.

Improvise. This might be a great money saver especially if you enjoy cooking and trying new things.

For example, you could make your own taco seasoning with spices you most likely already have. Per FamilyFreshMeals.com take 1 tbs. chili powder; 1/2 tsp. each of dried oregano, paprika and garlic powder; 1/4 tsp. each of onion powder and crushed red pepper flakes; 1 1/2 tsp. of ground cumin; and 1 tsp. each of sea salt and black pepper.

Think Big. Cook in large batches and freeze for later.

Look For Sales. Purchase items when they are on sale. Also, try to combine coupons with sales whenever possible.



Credit Corner

Credit Checks and Employment: Are You At Risk?

According to www.CreditCards.com, some employers reason that an individual's credit history could be

one measure of judgment and character. Those who oppose the practice argue that there is

no proven link between poor credit and job performance. So, what can you do if your credit is less than stellar?



Check Your Credit Report. According to the Federal Trade Commission you have a right under federal law to obtain a free copy of your credit report once every 12 months from each of the three nationwide reporting companies. If you are interested in reviewing your report, go to www.AnnualCreditReport.com.

Read The Fine Print. Under federal law, prospective employees must give permission for employers to conduct background checks, including credit checks.

Try to read the fine print and be aware of what you are agreeing to before you sign an employment application. You may be signing a consent and disclosure clause that gives the employer permission to check your credit and background information.

You can visit the FTC's website at www.Ftc.gov for more details.

Ask About The Employer's Policy. Try not to divulge any details regarding your credit history during a job interview. If you receive an offer for a position pending background check results, you might want to ask what the screening includes.

Speak Up With Confidence. If an employer confirms that a credit check is part of their screening and you are worried about negative activity on your credit report then you might consider discussing your concerns with your potential employer.

Try to rehearse a clear, confident explanation and be professional.



Make it a goal to save your spare change on a regular basis. At the end of the year, you may be able to make an additional deposit to your reserve account.

Budget-Conscious Ideas For A Memorable Wedding



According to TheKnot.com, the average cost of a wedding last year topped \$28,000. Beginning married life with the least amount of wedding debt can be a reachable goal. Here are a few money-saving ideas.

The Date

Pick The Date. Think about having your wedding in the off-season between November and April to save money. Or, you and your fiancée might consider exchanging your vows close to your favorite holiday at a special locale such as a historic site or restaurant. Think of sites you both enjoy that may already be decorated beautifully.

Think Fun And Frugal. 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 and your fiancé have a special shared interest add that into the wedding festivities. Feel free to add your own personal touch to your special day but remember to shop around before deciding on any final purchases to make sure you are getting the best savings

The Details

Be Your Own Wedding Planner! You may save money by doing your own research and using the internet to find do-it-yourself tips. You could also get advice from other brides on blogs and online forums.



Think DIY. Consider enlisting the help of family and friends to make your own invitations. Be sure to check online before you shop to see if the particular store offers weekly specials or coupons. For invitation ideas, check out websites such as MeridianBride.com or WeddingChicks.com.

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

could ask your family, friends and social network contacts to see if someone does catering or baking as a side job. You might also consider culinary art schools for inexpensive cakes.

Picture Perfect. Again, consider using social networking to see if you have a friend who is a skilled photographer? Consider asking him or her if you can work with them on an affordable price to take wedding photos. Many photographers give you options to purchase and own the file of photos they take. Then you can print what you like at printing stores that offer sales and specials on wedding packages.

The Dress

Fashionably Frugal. Try to opt for affordable, yet fashionable, styles that won't break the bank. Look for off-the-rack sales at bridal shops instead of custom-made dresses. Consignment shops that specialize in bridal and evening wear will have barely used dresses at huge discounts.

Vintage Vixen. If you love vintage style, you might want to wear your mom's dress or have an old dress altered to fit your style. Many vintage and once-used bridal gowns can be found at thrift stores or online at places like eBay or ShopGoodwill.com.

The Decor

Flower Power? Candles can add a special, romantic touch to your wedding and may be a less expensive alternative to flowers. However, if flowers are important to you try purchasing them from a local farmers market and design your own bouquets. You can search online for 'DIY Floral Bouquets' for advice. Or, if you love the outdoors, consider exchanging your vows in a garden or park which is naturally decorated with an abundance of flowers.



Spare Change



It is likely that you have already heard about the Heartbleed security bug which has impacted a large variety of popular Internet companies. Over the past two years sensitive personal data, usernames, passwords and credit card information has been risk.

Many of the companies that were victimized by the Heartbleed bug have reportedly put security measures in place to prevent further damage. However, it is wise to change your password if you have an account on one of the major sites listed below:

Social networks – Facebook, Instagram, Pinterest, Tumblr.

Other companies – Google, Yahoo.

Email – Gmail, Yahoo Mail.



E-commerce – Amazon Web services (for website operators; Amazon for shoppers was reportedly not affected), Etsy, GoDaddy.

Entertainment – Flickr, Minecraft, Netflix, YouTube, SoundCloud.

Government – USAA.

Other – Box, Dropbox, GitHub, IFTTT, OKCupid, Wikipedia, Wunderlist.

According to Business Insider, a large number of Android smartphones – those that run 4.1.1 Jelly Bean – are susceptible to the security bug. To see what version you have try going to the Settings Menu, then check the About Phone option. You should be able to see what version of Android is running and also check often for software updates.

Corner

How Do I Begin Using 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. They have had

success getting clients awards for creditor issues.

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!

Now Available: Live Chat!



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