



The Road to Financial Freedom

Home Energy Cost Savings Tips

Energy usage among American consumers rose 4.4 percent last year according to data compiled by the U.S. Energy Information Administration.

Here are a few low-cost ways to cut back on your electric bills during the summer without having to compromise your comfort.

Ceiling Fans & Energy Savings



Ceiling fans should be used to circulate air in the room only when you are home.

During the summer you can save as much as 40 percent in energy costs by running your ceiling fan in a counter-clockwise direction.

In winter months you could save money by running your ceiling fan in a clockwise direction, causing the warm air to rise and then recirculate throughout the room without causing a cool breeze.

Energy Drainers

You may already practice the good habit of turning off lights in your home when they aren't in use. But did you know that some of your appliances and electronic devices can be wasting

power without your knowledge – even when they are turned off?

According to www.Bankrate.com, you should try to look for power-draining devices or electronics that stay on even when powered off.

Try to hook things



up to a surge protector that connects to a wall outlet. Using a smart power strip as a central “turn off” point can help you save energy and money. Try to completely unplug any battery chargers or power adapters when not in use.

Every Day Appliance Savings

You may be able to save money by skipping the “dry” cycle on your dishwasher. Instead, consider hand-drying dishes or let them dry in a dish rack.

When it comes to washing clothes, using cold water may save you up to 14 percent of your total power bill. Try drying clothes on a clothesline or a laundry rack if possible.

In addition, try not to overlook the energy savings potential when it comes to your oven or stove. It may be possible to save up to 10 percent just by keeping the interior as well as the rangetop burners and reflectors clean and free of crumbs and other food debris.

Tired Of The AC?

It should be sufficient for you to keep your air conditioner at a reasonable setting. Also, keep in mind that good insulation can make a difference in how hard your air conditioner works to keep your home cool.

Try to replace your air conditioner filters regularly. The United States Department of Energy estimates that doing so can generate a five to 15 percent energy savings and improve the quality of the air you breathe at home.

For more information on how to save money and energy, visit the U.S. Department of Energy website at www.EnergySavers.gov.



More Everyday Cost Cutters

- Dusty or dirty lightbulbs could absorb up to half of the light they are giving out. Try to clean cooled-off bulbs each month using a damp rag.
- Close your fireplace flue damper tightly when not in use.
- Keep your refrigerator/freezer as full as possible without over packing. Avoid blocking any vents to allow proper air flow. Also, according to *Woman's Day* magazine, you could save up to 30 percent annually by vacuuming the coils of your refrigerator twice a year to remove any dust or dirt. You can usually find the coil vents along the front bottom or backside of your fridge.
- Recycle your old fridge or freezer. Call your local electric company to find out how.
- Scrape dishes instead of rinsing them before loading in the dishwasher. Run the dishwasher only when full and use the air-dry option if available.
- Use cold water when operating your food/waste disposal.
- Wash a load of laundry only when you have a full load.
- Place a dry towel in the dryer with each load of wet clothes. This may help dry your load quicker.
- Clean the dryer's lint filter after each load. If possible, consider using an outdoor clothes line for ultimate energy savings!



remember to include the date, time of day, and the place in which you received the telephone call. The name of the collection agency and the collector, as well as the telephone number of the collection agency, is also vital information.

Corner

Dealing With Collector Calls

What should I do if I receive a harassing phone call? A good guide regarding debt collection calls can be found at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>.

According to the Fair Debt Collection Practices Act (FDCPA), a collector may only contact a third party in order to obtain contact information. Debt collectors may not disclose information about your debt to anyone else.

In general, the FDCPA also states that debt collectors may not harass, coerce, or abuse you or any third parties they contact. If you believe you have received an inappropriate voice message or had a questionable conversation with a collector, UCAN suggests that you take the following steps in this situation. Remain calm. We realize that receiving a call from a collector can be a stressful situation. As difficult as it may be, try to remain calm so you can concentrate on recording the events as they occur.

Log All Information. This step is extremely important because any information that you provide could be used as evidence. During or immediately after the conversation, get a notebook and describe the dialogue with the collector. Give as many details as possible and

Contact UCAN. When you call us, we can review your situation to see if we may be of assistance. We may also request that you send us a written account of the phone call or a telephone recording if the collector left a message. If you believe your situation requires legal review, we will forward your matter to an FDCPA attorney for review.

Continue To Be Proactive. Keep written records of any further communication that you have with this particular collector and contact UCAN regarding any other problematic encounters. We also recommend that you keep accurate call logs that document all collection calls that you may receive. UCAN uses this data to identify unusual patterns of calls or a potential harassment problem.

You can download your call log sheets from www.ucan.net or enter your call log information online. If you fill in the call logs by hand, remember to fax them to us every week and UCAN will contact you within 48 hours.

UCAN Is On Your Side. We want to know when you experience an upsetting incident with a creditor. 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 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.

Spare Change

ATM Fee Relief With FreeATM?

According to Time Magazine, 38 percent of polled consumers in a recent survey rated ATM fees as one of their most frustrating bank fees.

So it's no wonder that the New York-based service, FreeATM, has announced plans to expand its outreach to new markets. FreeATM is an advertiser-funded program which was introduced in 2011.

Consumers who use the FreeATM network opt to view a 15-20 second targeted advertisement on screen in exchange for paying a fee for using an out-of-network ATM. According to FreeATM.com, the company will not charge a fee - it doesn't matter if your card is a regular bank debit card or a prepaid card.

However, keep in mind that you could still be charged fees from your bank or the other service that issued the card to you. Always remember to check with your bank regarding their policy on ATM usage.

According to Time, approximately 20 new FreeATMs will be added in New York neighborhoods by mid-August with more machines expanding



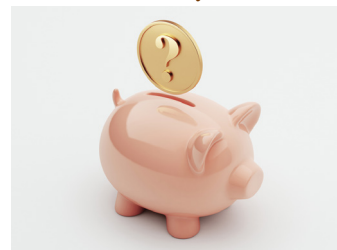
to other parts of the country by late summer/early Fall. If you don't have access to a FreeATM or choose not to use one, you can still avoid ATM fees by getting cash back at retailers who offer the option at the register when you pay using your debit card. In addition, you can bypass fees by using only in-network ATMs.

Consumers Concerned With Data Privacy Issues

Reports of data breaches and hacking incidents have been hot topics on the news, bringing identity theft and privacy issues to the forefront of consumers' minds.

A recent survey conducted by a global consulting company indicated that 80 percent of consumers ages 20 to 40 think total data privacy no longer exists. Approximately 87 percent of the survey respondents believe their personal information is not being adequately protected by the companies that store it.

On a positive note, the survey findings also suggested that consumers enjoyed the benefits of data if the information was used properly and ethically. Over half of the survey participants said they find product recommendations helpful for future purchases.



Frugal Green Tip

Consider that a small amount of spray cleaner may be enough to tackle most household tasks. Avoid product waste by spritzing your cleaning cloth instead of spraying the object or item to be cleaned. Check out homemade cleaners on the Internet.

Make Your Living Space More Livable On A Budget

Even if your living space is small, there are budget-friendly ways to improve your cramped quarters. Here are a few tips.

Furniture Frenzy

Start out by taking a look at your furniture. What do you use? What do you need? Try to make sure that your furniture items don't add extra bulk to your living space. For example, do you find yourself constantly trying to walk around a particular item that just seems to be in the way? Perhaps it's time to move that item out.

Try to keep small rooms simple and easily navigated by using small-scale furniture rather than oversized or overstuffed pieces.

If you want to free up space consider looking for a furniture consignment shop in your area.

Or, if you have a lot of good-quality furniture, antiques or other large items

you might want to visit AuctionZip.com to see if any auctioneers close to you hold estate sales. It usually does not cost anything up front to hold an estate sale, however the auctioneer will charge a commission on the items sold. Be sure to question auctioneers you research about their commission rate as well as any other terms and conditions that apply.

Paper Clutter

If your living space is taken up by stacks of sticky notes and junk mail, piles of receipts and other paper clutter you might want to think about some new ways to organize.

Consider scanning or downloading all hard copies of

bills and other important documents to your computer and shred the hard copy to help avoid paper clutter.

If you aren't comfortable with going paperless, try to find an out-of-the-way storage option for your paper necessities and make a vow to keep everything in its place.

For example, if you have extra closet space consider filing important papers there. Try to keep instruction manuals and appliance pamphlets handy using a budget-friendly filing solution. HGTV.com suggests cutting and painting/decorating old cereal boxes to serve as repurposed magazine/pamphlet holders.

Instead of putting bills and other paperwork aside to 'go through later' try to block off a half an hour on your calendar once a week to toss old receipts, catalogues and notes before you begin to feel overwhelmed. Find a prominent space to store all of your 'take action' items such as bills and important paperwork.



Using Wall Space Wisely

A large fabric-covered corkboard might be a great way to keep favorite photos and mementos or important reminders visible. You could even hang your jewelry for easy access!

Try to use mirrors to give your living space the appearance of being larger. Also, according to ThisOldHouse.com, painting a ceiling white can help give a narrow hallway or space the illusion of looking wider than it really is.



Inspiring Thoughts

You've probably heard the phrase "everyone makes mistakes" at some point in your life.

In fact, you may regret getting into debt and considered it to be a big mistake. However, dwelling on the past will not solve your current problems. Remember that if nobody ever made a mistake, society would not grow and prosper.

It's true...everyone does make mistakes. However, you can learn from them and deal with their consequences in a constructive and effective way.

In order to learn a valuable lesson, you must keep experimenting with new approaches to your dilemmas instead of repeating the same mistakes.

For example, if you acquired debt due to overspending, use this time to educate yourself on wise credit card use. Therefore, when it comes time to re-establish your credit, you will know

It's how much you can take, and keep moving forward. That's how winning is done."

– Rocky Balboa

not to make the same mistakes again. Putting yourself down or becoming angry and bitter will only make things worse and not help your current situation.

On the other hand, if your debt was the result

of an unforeseen circumstance such as a family illness or job loss, recognize that almost everyone experiences setbacks at certain times during the course of their life.

Once you complete your settlement program, you may consider starting an emergency fund in case an unanticipated event should ever occur.

Regardless of the reasons for your debt, realize that enrolling in a debt settlement program is one way to address your debt. You should give yourself credit for taking this important, positive step.

Although you may be currently faced with debt, you have decided to take action. In the end, you may become a stronger person because you learned from your mistakes or strife.





Avoid Stress, Save Money If You Are Planning A Summer Move

It's summertime and the beginning of the busiest time of the year for those who are changing residences.

Research moving companies. If you have decided to use a moving company, the

Better Business Bureau suggests comparing rates and doing your research before committing to any mover.

The BBB received more than 8,500 complaints against movers last year. It is important to be thorough to avoid being scammed! Don't be afraid to ask a company you are considering for references and proof that they are bonded and insured. Also, remember to check with the BBB or call your local consumer corporate affairs division to see if any complaints have been filed against any company you consider.

It might also be a good idea to get at least three in-home estimates from movers in your area. Inquire about all costs associated with the move, fuel surcharges, hourly fees and any 'hidden' costs like extra charges for shrink wrap, padding, etc. which can be pricey. Work with your moving company throughout the entire process.

Plan ahead. Consider planning as much in advance as possible. Usually, Fridays, weekends,

and holidays are popular moving days. Scheduling your move during the week, preferably the first week of the month, may save you money.

Create a moving budget. You may want to consider where you are moving, what items you will need to move, and other factors to help you decide whether you will need to hire a moving company or if you can do the job yourself.

Consider all expected costs in your budget such as truck rental, mileage/gas, insurance costs, packing fees, storage costs, etc. and leave room for the unexpected extras you may encounter. Unwanted items can be dropped off at your nearest donation center (remember you may be able get a tax deduction for this).

Pack smart. Whether you go with a moving company or move yourself, you should pack everything safely. According to Money.msn.com, it would be a good idea to check with your city recycling center which may have boxes available at no cost. Some moving companies charge according to the space you use so it is important to pack boxes as tightly as possible. You could use blankets, stuffed animals or soft items to cushion fragile items. Consider using your bedspreads, towels, and clothing as packing material.

Once everything is packed, if you are not loading items on the truck yourself, it is wise to be present during the loading process.

In addition, keep in mind that movers usually won't insure boxes if you pack them yourself. This is something else you might want to discuss with your mover.



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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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CORPORATE OFFICES

1061 Main Street • Banco Park, Suite 19 • North Huntingdon, PA 15642

Phone: (800) 256-7273 • FAX: (724) 861-1039