Penny Pinching Can Help Beat The Paycheck-To-Paycheck Cycle

It is possible to break the cycle of living paycheck-to-paycheck. Here are a few ideas.

**Pretend To Earn Less Than You Do.**

Remember that you will never get ahead if you overspend your budget. In addition, you might be able to eliminate much of your financial anxiety if you learn to spend less than you earn.

Try to set aside time to reevaluate your budget. Make sure you aren’t spending on unnecessary items. Keep in mind that getting caught in the paycheck-to-paycheck cycle is one of the leading causes of debt.

Right now you want to set aside as much money as possible to deposit into your debt settlement account. If your budget allows, you may also want to transfer a small amount into a personal savings account as well. Following the completion of your program it may be a good idea to continue making your ‘settlement account’ deposit into your personal savings for greater financial freedom.

**Use An Online-Only Account As A Saving Option.**

Online banks are gaining in popularity. In addition to their many benefits (see accompanying article), you may be less likely to withdraw the money if you use an online bank.

If you choose this option you may want to start out by depositing $5 in your online savings account the first month and add on from there. It may not seem like much but if you stay disciplined the money can add up over time.

There are a variety of online banking options to choose from however MoneyUSNews.com suggests Ally Bank, Discover Bank, GE Capital Bank and CIT Bank.

**Live ‘Smaller’.**

Contemplate individual adjustments you could make that could lead you to a balanced budget and better peace of mind.

For example, have you thought about moving to a less expensive home or apartment? Or, maybe you’ve considered carpooling or using public transportation most or all of the time until you pay off your debt. If you live in a large home and aren’t ready to sell you may want to think about renting out garage space or an extra room. Places to list and possibly start earning monthly income include Storeatmyhouse.com and Airbnb.

**Consider A Seasonal Job.** A second job doesn’t have to be permanent or even long-lasting.

Remember that the holidays are quickly approaching and might provide you the opportunity to earn extra cash during a limited amount of time.

**Is Online-Only Banking A Viable Option For You?**

**Higher Interest Rates, Fewer Fees.** Online savings accounts cost banks less to operate since there are fewer overhead expenses – everything is done electronically. Because of this, banks can afford to pass the savings on to their customers in the form of fewer fees and high interest rates on deposit accounts including savings and CDs.

**More Options, Easy To Use.** Account holders can complete account transfers, make payments and check the status of balances and transactions easily without the need to travel to a branch. In addition, web-based banking eliminates stacks of paper that traditional bank customers receive and may not ever open.

**Unlimited Access.** Limited hours or branch closures on weekends and holidays aren’t an issue with online banks. Most online banks operate 24 hours a day, seven days a week all year long. For customers who enjoy human interaction most banks offer live customer service lines which also operate day and night.

**Up To Date Web, Mobile Features.** Conventional banks may not place a priority on their website or online features. However, online banks usually prioritize their sites, mobile apps, tools and other technological features, giving users greater banking convenience with less headache.
Inspiring Thoughts

You are never too old to set another goal or to dream a new dream

C. S. Lewis

At times you may find yourself reflecting on the past while considering goals and aspirations for the future. It is important to have goals, follow your dreams and keep moving forward.

The great thing about life is that we can make resolutions for personal change anytime - whether it’s the beginning of a new year or the beginning of a new day. Perhaps now is the time for you to come to terms with past mistakes so you can achieve your highest aspirations.

Set A Goal. What do you want to achieve? Seeing the beauty of what you want and where you want to go could provide you with the strength needed to fulfill your purpose.

Believe You Are Worth It! Try to remind yourself that you are worthy of achieving your goals, dreams and desires.

Learn From Setbacks. Perhaps past mistakes are holding you back from following your dream. Try to keep in mind poor decisions do not define who you are. Everyone makes mistakes.

It may be beneficial to reflect on past mistakes, without dwelling on them, to consider what you did right or if you could have done anything different to change the outcome. This self-reflection could help give you some closure, enabling you to learn from your mistake and move forward.

Choose To Be Happy. Although we may not always be in control of the path our lives take, we can be in control of how we react to difficulties, how we treat others and how we treat ourselves. As Abraham Lincoln quipped, “Most people are about as happy as they make up their minds to be.”

Maintain Trust. If disappointments occur on your journey to achievement, try to look for the reasons why and consider what can be learned. Keep in mind disappointments can be tests of our determination and resolve. How badly do you want to achieve what you are working so hard to accomplish? Try to find trust and strength in yourself and your dreams.

Stay Focused. Have faith in your goals until your dream is realized. Consider finding something that gives you the energy and hope to keep going. If you allow it, your faith could help you get to wherever you want to go in life.

Spare Change

Teens Willing To Sacrifice To Attain American Dream

Eighty-two percent of teen respondents to a recent survey by Better Homes and Gardens Real Estate said that homeownership is the most important factor in attaining the American Dream.

Over half of the young participants revealed that they would refrain from using social media for an entire year if it would help them attain their ideal future home.

Survey participants also indicated that they would be willing to make other sacrifices during their teen years to make their home-owning dreams a reality. Some of the sacrifices listed included doing double the amount of homework, attending school seven days a week or escorting your mom or dad to prom on the condition that it would help them attain their goal of homeownership.

Facebook Autoplay Feature May Boost Data Usage

Have you noticed that your mobile phone data usage is higher than normal lately? If you are a member of the Facebook community it may be due to the site’s autoplay video feature.

You may have already noticed the autoplay feature while scrolling through your Facebook newsfeed.

On occasion, videos may begin playing on their own, even when you don’t click on anything.

Some Facebook users have reportedly exceeded their data limit without even knowing it resulting in extra high monthly cell phone bills.

According to CNN Money, video autoplay default exists on both the mobile app and on the desktop version of the social networking site.

According to CNN Money there is a simple fix to the issue.

1. On an Android-based phone you can open the Facebook app and then proceed to account settings. Continue by clicking on ‘App Settings’ and then choose ‘Auto-Play Only On Wi-Fi’ or simply click the ‘Off’ button.

2. iPhone users can click on ‘Settings’ and then select ‘Facebook’. Click ‘Settings’, ‘Auto-Play’, and then choose the ‘Wi-Fi Only’ option or click ‘Off’.

Spare Change
Inexpensive Ways To Protect Your Home From Burglars

Looking for ways to deter burglars from breaking into your residence? Here are a few tips to make your home a safer haven.

Don't Make New Purchases

If you purchase a new electronics item or another large purchase try not to leave the box beside the trash can or recycling bin. This might be a good idea to keep in mind with the holidays approaching.

In addition, try to refrain from leaving possessions such as bicycles or scooters in the yard where people can see them.

Be Cautious When Social Networking

Try to be cautious what you reveal when you are online. It may be tempting to post photos while you are on vacation but do you really know how that information will be utilized?

Even if you trust your social network ‘friends’ you never know what they might mention in passing to someone you don’t know or trust.

Call The Police Before A Break In Occurs

Some departments have a home-security inspection program. If you wish you may ask an officer to walk through your home to point out any security weaknesses. Officers who participate in the program can also give advice on alarm systems, locks and lighting for those on a budget.

Reinforce Entry Points

It might be a good idea to secure sliding glass doors and windows. Inserting a strong dowel, steel bar or two-by-four into the back grooves of sliding doors can help add some extra protection.

Even if a burglar picks the door lock they won’t be able to slide the door back to open it.

As for windows, you may want to think about installing quarter-inch Plexiglas over any existing glass which could prevent the burglar from breaking the window.

In addition, consider installing deadbolt locks on doors.

Don't Leave A Spare Key Easily Accessible

If you hide a spare key underneath a door mat or flower pot someone could easily see you retrieving the key. Instead you may want to give a spare key to a trusted neighbor or nearby friend or family member for safekeeping.

That way, if you do lock yourself out of your home, you can call that person for help or walk to their house for the key.

You may also want to think about purchasing a combination lockbox to hide somewhere in your yard.

Prune Your Shrubs

Uncut and unruly bushes, shrubs and trees can offer an intruder a place to hide and wait until the coast is clear to break into your home.

Try to trim any overgrown vegetation to keep entryways, windows, porches and doors visible to neighbors and passersby.

Set Timers Indoors

Obviously, if a dishonest person can tell nobody is home at your residence they are more apt to try to break in.

Consider using timers that can be hooked up to indoor lights, televisions or radios. Relatively inexpensive (about $5 to $40) timers can range from basic plug-ins to wired outlets that can switch lights on at any number of set or random times to make it appear that someone is home.

And even if you can’t afford a home security system it doesn’t mean you can’t post one of their signs in your yard to give the appearance that you have one.

UCAN Offers Personalized Service

If you feel you have been a victim of disturbing collection activity, contact UCAN right away. Our staff understands your difficult financial situation and is trained to offer you personalized and sensitive attention.

You may have considered filing a complaint with the Federal Trade Commission (FTC), the government organization that oversees the collections industry.

Filing a claim with the FTC can help this government agency pinpoint unscrupulous collection agencies. However, many individuals do not realize that the FTC does not get involved with the individual cases of consumers. Instead, they look for patterns of violations which could eventually result in action against a collection agency.

When you first contact the knowledgeable consumer advocates at United Consumer Advocacy Network (UCAN), we will immediately assess the problem and determine the best course of action. Remember that UCAN is always on your side. In fact, we may eventually notify the FTC about your case.

You also may not know that if the FTC fines a collection agency as a result of a complaint that you and hundreds of other consumers filed, you will not receive any monetary settlements.

However, if we feel that a collector has violated the Fair Debt Collection Practices Act (FDCPA), especially if the violation has caused undue harm or ill effects to you, we may refer your particular case to an attorney network for a free consultation.

Your assigned attorney will decide whether or not to file a claim against the collector. If your case results in legal proceedings and you receive a settlement, your attorney will collect their fees only from any settlement paid.

Please call us at 1-877-462-8226 or email UCAN at info@ucan.net. Our FAX number is 1-877-895-7577.

Normal business hours are Monday through Thursday 9:00 a.m. to 6:00 p.m. EST and Friday 9:00 a.m. to 5:00 p.m. EST.
Avoiding The Pitfalls Of Credit Debt

If you consider obtaining a credit card once you complete your program it would be a good idea to consider your past habits with credit and how you could avoid the pitfalls of credit card debt in the future.

Try Not To Rely On Credit

There are a few things to consider regarding the use of credit cards and income. If you become unemployed, keep in mind it may take some time before you find a new job. In addition, when you are hired again, your salary may not be comparable to what you earned in a prior position.

Even a small increase in the usage of your credit cards may cause the issuer to decrease your credit limit or increase your interest rate on part of your balance.

If you foresee a possible layoff or decrease in wages at some point in the future, you should try to keep your monthly balance manageable according to your income and avoid charging more than you can pay off in full each month.

Even if you don’t anticipate loss of employment or wages, it is wise to examine your financial habits before anything unexpected occurs.

If you are currently working through a debt negotiation program, consider credit cards contributed to your current situation.

Expenditure Tracking May Be A Wise Idea

It is a good idea in any situation to create a budget. Write down all of your current expenditures.

Keep wants and needs in mind and eliminate everything that is not necessary (see front page story for helpful tips).

Consider putting that extra cash into your reserve account so you can get out of debt faster. In the future, use extra cash to pay down your debt in full as quickly as possible.

Tracking spending and using common sense regarding purchases could keep a credit card balance from ballooning beyond your control, taking you further away from financial freedom.

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!