



# The Road to Financial Freedom

## Travel Safe And Save This Summer

If you are planning a frugal vacation this summer here are some tips to help you save.

### If You Are Driving

Once you decide where you would like to go, consider what you will be able to spend on lodging, meals, activities and gas. Doing this may narrow down how long your road trip can last. In addition, it would be wise to plan your route carefully. Try to refrain from backtracking or making out-of-the-way trips to save on gas.

Don't forget to pack healthy snacks such as dry cereal or

nutrition bars to cut back on food expenses.

To lessen the chances of a vehicle breakdown consider checking your tires, interior and exterior lights, wipers, fluids, oil and other important mechanical factors. If your vehicle isn't ready for a longer road trip consider whether renting a car for a few days would fit into your budget.

Be Prepared. Make sure you bring basic necessities including a good map of the area you are traveling to (even if you plan to use a GPS). Try not to forget items such as flashlights and extra batteries, a blanket, a first aid kit and rain ponchos. Try to anticipate everything you might need to avoid unnecessary, last-minute spending.



### If You Are Flying

RealSimple.com suggests planning ahead to avoid unnecessary spending. For example, you could pack a sandwich instead of eating in a restaurant at the airport. If you own an e-reader make sure you

stock up before your trip. Or, be sure to bring your favorite books packed and ready so that you won't need to buy anything at the airport. In addition, Bankrate.com suggests early morning or late night flights to save money. Also, flying on Wednesdays, Tuesdays, or Saturdays may be less expensive.

You may also want to pack a 'survival kit' ahead of time according to AAA's 'Home & Away' magazine. Having necessities such as snacks, hand sanitizer, earphones, a blanket and a travel pillow, could help you stay comfortable on your flight and save you from buying them at the airport where they may cost more.



### General Savings Tips

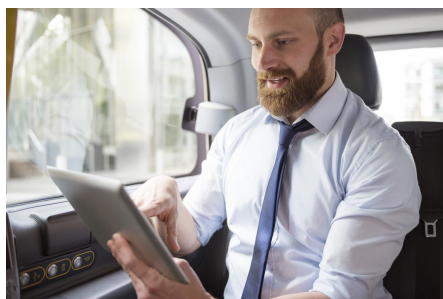
**Group Travel.** Trips organized by alumni associations, tour companies, and church or retirement communities usually offer package deals which result in extra savings for travelers who join in. Also, if you know family members or friends who wish to go on a trip perhaps they would be willing to split costs if you travel together.

**Save On Lodging.** Staying at a hostel rather than a hotel may help you save on lodging costs and give you the chance to meet fellow travelers of all ages. Some hostels even have private rooms or dormitory-style beds for those not comfortable sharing a room.



**Plan Ahead.** If you are visiting a museum or amusement park check their website or call to find out if they are offering special discounts or promotions during your visit.

## Apps To Help Your Trip



- **Kayak** makes the process of booking hotels, flights, vacation packages and car rentals a little easier. Available for iOS, Android, Windows Phone and Kindle, Kayak allows travelers to stay informed regarding flight statuses and enables users to make changes to itinerary.

- **Airbnb**, available for iOS and Android, is a marketplace which allows people to list and book unique accommodations throughout 190 countries. Choices range from bed and breakfasts to guest rooms in someone's home.

- **Word Lens** gives international travelers the chance to translate foreign languages by snapping a picture of an image containing the language. No more manually entering whole blocks of text to be translated with this app which is available on iOS and Android.

- Avoid the stress and hassle of public transportation by using **Moovit** (available for iOS, Android and Windows). Moovit helps you avoid delays by finding the fastest, least crowded routes in real time.



# Save On Moving Costs With These Tips

**W**hether you're relocating across town or across the country, the tips listed below can help you save money if a move is in your future.

## Downsize

**Before You Move.** It would be wise to begin considering what belongings you really need to take with you since most movers charge based on distance and pounds. Even if you are not using a professional mover remember that less 'stuff' means less hassle for you.



## Create A Moving Budget.

Once you have pared down your belongs, 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 professional 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.

**Research Moving Companies.** If you decide to hire a professional mover, try to get quotes from at least three reputable companies. Take time to evaluate their bids in detail.

Moving companies should send an employee to your home to give you a free estimate of what your move will cost. Make sure they see every room and storage area so their estimates can be as close to reality as possible.

Don't be afraid to ask for references for the company, check with the Better Business Bureau or call your local consumer corporate affairs division to see if any complaints have been filed against the company you choose. You could also check out the Federal Motor Carrier Safety Administration's (FMCSA) website and check out their 'Moving Fraud Protection Checklist' and 'Red Flags For Moving Fraud.'

In addition, make sure the company you are researching is bonded and insured - remember, these people will be coming into your home. Inquire about all costs associated with the move, fuel surcharges, hourly fees and any 'hidden' costs like extra charges for shrink wrap, padding, etc.

**Packing Your Belongings.** Make sure you pack things safely so they arrive at your new home undamaged. To avoid purchasing bubble wrap or packing peanuts, consider using your bedspreads, thick towels, and clothing as packing material.

Also, remember to take pictures or video of your belongings before they go into boxes or are loaded onto a truck.

Some moving companies charge according to the space you use so it is important to pack boxes as tightly as possible,



# Inspiring Thoughts

**Today I make time to be still and listen to the guidance that comes from above, below, and within. - Anonymous**

**W**hen was the last time you stopped and gave thanks for the positive things in your life?

Learning how to be grateful and appreciate one's blessings is one of the most important things you can do for your physical and mental well-being. However, this may not be an easy lesson to learn.

It's natural, especially in difficult times, to look at others and wish we had what they had.

Sometimes when we look at others and think they have more than we do, later on we may learn that it really isn't true at all. Look at all of the time wasted that could've been better spent! Even if someone actually does have more, dwelling on what we don't have fosters negativity, something that isn't conducive to inner peace. If you find yourself focusing on others, try to counteract your feelings by considering your own blessings. For example, when you awake in the morning give thanks and try to envision a positive day ahead. Then, when you go to bed, think about something positive that has happened in your day or something you feel good about.

Practicing gratefulness can help lead to inner contentment!

It is easy to get caught up in the rush of everyday life. Try to see if you find yourself in a better frame of mind after you spend a few minutes rewarding yourself with the gift of stillness.

You could start by taking a moment as often as you need to each day to slow down and focus on positive aspects of your life. For example, take a break, brew a cup of tea if you wish and sit on your porch. Try to close your eyes and listen to the sounds of summer – birds singing, bees humming and children playing.

During these times of meditation feel free consider any feelings or thoughts that may surface. If they are negative, try very hard to counteract them with something positive. Think of things you enjoy, things that make you feel passionate or positive blessings to counteract negativity that may prevent you from achieving your best self.

Try not to worry so much that it affects your health in a negative way. Instead, do something positive for yourself by being grateful and content with where you are in the here and now. Listen to your thoughts and feelings but be sure to also practice gratefulness as often as possible.



# Ways To Stay Cool And Save Money

The hot summer months have finally arrived.

The ideas listed below may help you reduce your electric bill this summer so your balance does not heat up with the weather.

- Contact your utility company for information about money saving energy plans. Most energy companies offer budget payment options.



In most budget plans, your utility company will bill you in equal monthly amounts, which results in more consistent payments. These plans allow you to budget your money so you will not receive any surprisingly high bills.

Any overpayments are usually credited to your next bill.

- If you are experiencing a hardship that prevents you from paying your electric bill, you may qualify for energy assistance plans based on your income level. It is essential for you to frequently update your utility company on your situation. In most cases, they will be willing to work with you without interrupting your service.

- If you are purchasing a new air conditioning unit, select an energy-efficient model. Although they may cost more, it will save you money on



your monthly electric bills. Visit [www.EnergyStar.gov](http://www.EnergyStar.gov) for more details.

- Install a programmable thermostat. This device may help you adjust settings to keep your house warmer than normal when you are out and cooler when you are home.

- Protect room air conditioners from direct

sunlight. If the unit does not feel hot, it will not have to work as hard. In addition, it would be a good idea to check all air conditioner vents to make sure they are clean and free of debris.

- Contact your utility company for any free maintenance or check-up services for air conditioners. You may also try to install new filters in your unit.



## UCAN UNITED CONSUMER ADVOCACY NETWORK

### 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](http://www.ucan.net).

#### How Do I Contact UCAN?

Call us at 1-877-462-8226 or e-mail us at [info@ucan.net](mailto: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.

# Spare Change

## Three-Digit Code Sought By Scammers

According to Consumer Reports, bogus credit card company employees have been calling unsuspecting consumers with the intention of committing identity theft.

Reportedly, these 'employees' tell the potential identity theft victims that suspicious activity on a credit card has raised an alert on their account.

The 'employee' may then make up a phony card transaction and asks if the consumer has authorized it. When the consumer denies that the charge was authorized, the dishonest caller may respond that a fraud investigation will need to be opened. In order to open the case, the thief may give the consumer a transaction number and then ask for their three-digit code (found on the back of the credit card) for 'verification purposes.'

If you receive a phone call similar to this, Consumer Reports suggests simply hanging up without giving any personal information to the caller. You should promptly call the customer service number on the back of the card in question to talk directly to the fraud or security department. Tell them that you received a call from someone claiming that potential unauthorized charges were made using the card.

If legitimate employees from your credit card customer service department tell you that no such fraud alerts were placed, it would be wise to report the incident to the Federal Trade Commission (FTC) immediately at [ftc.gov/complaint](http://ftc.gov/complaint) or 877-FTC-HELP.

### Never Share Personal Information On Social Media

Those who use social media should be aware that sharing personal information online could put them at risk for fraud and identity theft.

Try to avoid posting any information such as your date of birth or Social



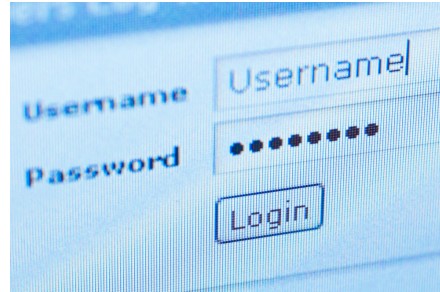
Security number. Refrain from posting any kind of information that might appear on a valid ID card such as your driver's license.

In addition, it might be a good idea to turn off your location in privacy settings. Letting others know your whereabouts may tempt dishonest people who could take advantage of your absence. This is especially important now that summer vacation season is approaching.

Avoid letting your 'friends' know your vacation plans including the

location of your getaway and the times when you will be away from home.

It is also wise to avoid posting any kind of financial information. This tip may be common sense but keep in mind that some social media users excited about a new job or raise in pay and post information that could



put them at risk.

According to CNNMoney, Instagram users who were posting photos of paychecks using the hashtag #myfirstpaycheck became victims of an ID theft ring which was eventually reported to law enforcement authorities.

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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](http://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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