

The Road to Financial Freedom

Simple Ideas To Benefit Earth And Budget

When you are trying to cut costs from the more obvious areas of your budget, you may not think about the potential savings you can gain from small changes to common tasks. Here are a few ideas to consider.

Make Local Food Choices. Local businesses can give back to the community through wages, municipal taxes and purchases from other neighborhood businesses. If you shop at farmer's markets or stores that sell locally-grown produce, meat and poultry, you're not only helping local farmers, you're also saving the gas costs required to transport fruits and vegetables to larger stores.



Home Canning.

It is possible to turn fresh tomatoes and fruit from your garden or local farmer's market into a year's worth of home-canned tomato sauce or jam.

Use Your Leftovers. Remember the old saying, "Waste not, want not"? Use your leftovers creatively! You could add leftover vegetables to soups, toss them into a stew, make a stir fry, or take them to work for lunch. If you dine out, some restaurant portions can be large. Ask for a carryout container and turn one meal into two!

Home Baking. Consider baking in bulk and freezing what you can't eat now. Watch for sales on cooking staples such as whole wheat, white and barley flour, corn meal, baking powder and



other items which can keep for longer periods when properly stored. Yeast should always be used when fresh. Try thrift stores for inexpensive baking tools and storage supplies. Find recipes and information at HomeBaking.org.

Beauty Tricks. Try using jojoba or coconut oil to remove eye makeup. However, be aware that a little goes a long way. Remember to be extremely cautious so that you avoid getting any of the oil in your eyes.



Laundry. Try using less detergent or consider skipping detergent completely for less-soiled loads. In addition, try to use the cold water setting as often as possible. According to the National Resources Defense Council you could save up to \$100 a year on electricity by hang drying your clothes. If you do use your dryer, try not to let your loads run with dry clothes in it for too long and make sure you remove dryer lint regularly.



Doing Dishes. Consider hand-washing dishes and letting them air dry. If you have a dishwasher, you might save money, water and electricity by selectively using the pre-rinse cycle or other special settings. Instead, hand wash larger pots and pans and rinse off any food from dishes prior to putting them in the machine.

Save Paper. Instead of using paper towels, try using rags for dusting. Also, try to avoid the cost of using paper plates.

Cleaning Supplies. Simple, inexpensive and nontoxic ingredients can help you save money and the environment.

For example, clean stainless steel sinks and other surfaces with a baking-soda paste or by sprinkling baking soda directly onto a sponge or clean cloth. For a light, gentle scent put the baking soda on half of a lemon, scrub and rinse.

Earth Day Savings Tips

- **Small Changes Can Make A Big Difference.** If you aren't sure where to start you could begin by making one small change. For example, try to find out if you have recycling options in your local area. If so, you may be entitled to a free recycling bin. Separating your recyclables can help eliminate landfill waste.

- **Plant Your Own Garden.** Growing your own fruits or vegetables can reduce carbon dioxide in the air, and help promote a healthy lifestyle. If you don't have room for a garden consider planting herbs in planters.

- **Change Your Shopping Habits.** Decrease your carbon footprint by evaluating the products you use and the companies you buy them from. Seek out environmentally-friendly products when you shop.

- **Paper And Ink.** Save money on printing costs by only printing what is absolutely necessary to print. Consider saving other documents digitally.



Tips To Help You Plan A Frugal Move

Whether you're relocating across town or across the country, the tips listed below can help you save money.

Plan Ahead. Be organized and 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. If you can pack yourself but don't want to deal with driving the truck if you are moving a long distance, try to contact moving companies who will transport only.

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. According to the American Moving & Storage Association, professional movers usually base their costs on cargo weight and the number of vehicles provided. This is just one reason to

get rid of items you will no longer use. Unwanted items can be dropped off at your nearest donation center (remember you can get a tax deduction for this) or sold at a garage sale or flea market.



company for references, 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. 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., which can be pricey. Work with your moving company throughout the entire process.

Research Moving Companies. If you have decided to use a moving company, compare rates. Relocation.com suggests that you do plenty of research. Be thorough! Ask the

Pack Smart. According to Money.msn.com, you should check with your city recycling center which may have boxes available at no cost. You can also get boxes from local businesses, such as drug stores, grocery stores and offices. Ask for a manager to see if any boxes are available.

In addition, Consumerist.com suggests checking with hospitals, restaurants, and local retailers who may be willing to give you the boxes for free. Be sure to pack things safely so they arrive at your new home undamaged.



Inspiring Thoughts

All of us experience feelings of sadness and anxiety. Although these feelings are normal, it is important to do things that help lift you out of a low mood. Here are some ideas that may benefit you at this time:

Do Something Positive! Try to get your mind off of your problems and do something healthy. Remember that prolonged feelings of sadness hinder your ability to progress into the future. Consider doing something to help others. For example, volunteer at a local food bank or animal shelter.

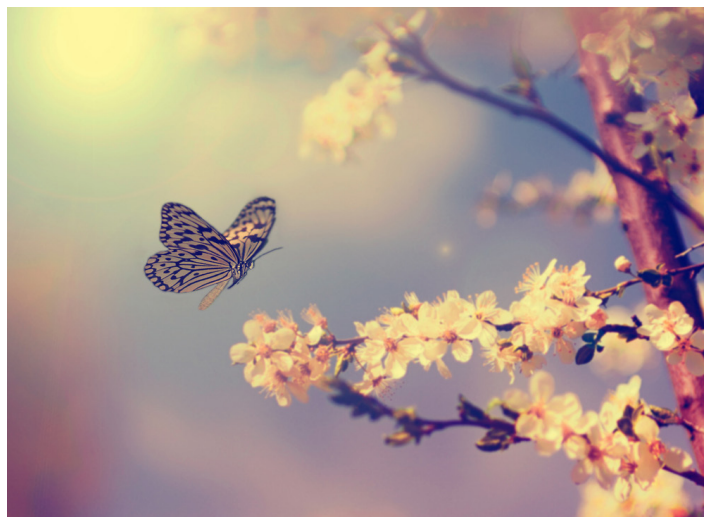
Learn To Say "No". When our lives are busy we can get caught up in 'yes' mode without even thinking about it. It is great to help out friends or family members but make sure you leave some time for yourself, too.

If completing a certain task for someone else will put you at greater stress, try to rethink how you can help the other person without sacrificing your sanity.

Give Your Mind A Break. Consider doing something each day

"There is a greater good leading me forward. Knowing this, I choose to reconnect and fully experience all this day has to offer."

- Anonymous



that helps you refocus. For example, you could go for a bike ride, walk in a peaceful setting, download some uplifting music or watch a movie that evokes special, positive feelings.

Exercise. Exercise can help you lower your anxiety and brighten your mood. Feeling better in spirit as well as body doesn't have to cost a lot. Simply taking a 30 minute walk to get some fresh air can help.

Talk About Your Feelings. Consider seeking help. Talk to a trusted friend, family member or clergy member.

Don't Give Up. The mere act of looking for ways to feel better may actually help uplift your mood. It may be difficult, but doing something proactive each day can help you lift your spirits and add to a better feeling of well being.

Getting Organized: Save Money, Time, Stress

In 1 Hour Or Less ...

Just because you are on the go doesn't mean that you can't be organized! Read on for tips on how keep your financial and personal life more streamlined.

In 30 Minutes Or Less ...



- **Consider revisiting your financial goals.**

Evaluate your budget and financial goals from month to month. Begin by focusing on your high priorities and needs first, just as you do with your daily appointments. Take notice of any special events or holidays that take place during each month that might extend your budget.

- **Try to have a place for everything and put everything in its place.** For example, clear your bathroom counter and put everything back where it belongs.

You could also try to hang up stray shirts or clothes that have landed on the bedroom floor

during the busy week. If you don't have a specific place for certain items, you could make one by repurposing baskets or containers that can stack neatly on bathroom shelves.

- **Reorganize your junk drawer.**

Consider tossing what you don't need and use dividers, a repurposed tackle-box tray or small gift boxes to organize what's left.

- **Avoid late fees.** Keep your incoming bills as well as supplies such as pens, postage stamps and envelopes in a location that will be visible to you on a frequent basis. Keep everything you need in one spot so that you can pay your bills quickly, without hassle and on time.



- **Has your financial situation changed since your last budget breakdown?** If so, it would be wise to redo your budget and consider your financial goals. Try working with your settlement company more closely and take time each month to evaluate your progress.

- **Spring clean your computer or mobile device.** Take a few minutes periodically to clean out your photo and video galleries as well as your email or message inbox. Deleting old or unwanted items from your computer or cell phone might help you feel more organized and extend the battery life of your device.

You may also want

to consider deleting apps you never use.

- **Eliminate paper piles.** Take a few minutes each day to label empty file folders. When you are finished, try to find an hour to fill those folders with paperwork that you need to keep. This could save you time and frustration later on when you need to access an important document or information.



In 1 Day Or Less ...

- **Display Creatively To Avoid Clutter.** There's no sense in keeping possessions that evoke wonderful memories unless you can see them and enjoy them. Try to think of inexpensive, creative ways to display items that make you feel positive.

For example, print your favorite digital photos in various sizes and display them in a fun collage. It might also be a good idea to choose your most beloved hard copy photos and display them in inexpensive frames.

- **Clean out your refrigerator or pantry.** You could start by removing all food from your fridge. Then wipe down shelves and bins. You might want to throw out anything exceeding its expiration date.

Consider storing bulk food and baking staples in airtight containers to preserve freshness. Try to choose straight sided, easily stackable containers that keep contents visible.



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Better Sleep, Better Finances?

The health effects of not getting adequate sleep can include less mental clarity, impaired judgement, weight gain and health issues.

However, recent findings suggest that sleep-deprived individuals may be more likely to make poor financial choices as well.

According to a report by Ebates.com, over 90 percent of Americans admit to using shopping as a pick-me-up. Most often emotional triggers motivate individuals to shop.

to display better self-control, ability to delay gratification and capacity to resist emotions and temptations - three triggers that are widely reported among those who choose retail therapy as a means to feel better.



Researchers at George Mason University recently revealed that better-rested individuals are more likely

And some individuals may not even be aware of the sleep they are lacking. The National Sleep Foundation (NSF) reports that more

than 18 million Americans have sleep apnea, which causes troubled breathing during sleep. In addition, the NSF adds that 75 percent of people with sleep apnea aren't aware that they have it.

Could lack of sleep be affecting your wallet? If you think it may be, here are a few tips that might help you:

- Manage stress by getting organized, setting priorities and not taking yourself too seriously. Take a break to laugh with a friend, enjoy a funny movie or just look at the bright side.

- Reinforce your body's sleep-wake cycle by going to bed and getting up at the same time each day, even on days when you do not need to get up for work.

- Make sure that your room is ideal for sleeping. Try not to watch TV in bed and turn off your mobile devices if possible. Choose a mattress and pillow that feel comfortable to you and create an environment that relaxes you and is conducive for your needs.

- Try to avoid going to bed either hungry or too full. It would be wise to avoid nicotine, caffeine or alcohol before bedtime as well.



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. However, 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



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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