



# The Road to Financial Freedom

## Spending Resolutions For A Better Future

**R**esolving to pay off your debt as quickly as possible will allow you to achieve greater financial success for the years to come!

### Resolve To Spend Less

Practicing frugality involves being realistic about your income while at the same time making good financial choices that fit within your budget.

Try to think about the consequences of each purchase you make prior to spending your money.

Small luxuries may seem inexpensive and needful, but they can add up rather quickly.

It might be a good idea to give yourself 24 hours or more to think about whether a purchase is really wise or worth the cost.

In addition, remember to compare prices and shop around for better utility costs.

Follow the advice of your debt settlement company and use their educational materials for added encouragement and inspiration to save.

### Resolve To Attain Financial Freedom

Spending less and paying off your debt faster will help you reach your financial goals more quickly.

Creating a budget should give you an idea of how your income compares with your monthly



expenses. Once you take a good look at your spending habits consider what you can cut back on.

You might find yourself with more cash to pay off debt by doing simple things.

For example, you could plan your meals around the weekly store sales and corresponding coupons that are available.

You might also consider substituting generic alternatives for some items to save even more.

### Resolve To Experience More Joy

Once you reflect on your spending habits try to find a way to focus on the joy of enough.

Try to envision a financial goal, such as debt resolution, and think about how good you will feel once you obtain financial freedom.

The more we accumulate, the more overwhelmed we may feel. Financial difficulties, and mental stress, may ensue if we acquire too many things we don't need.

You might make extra money by selling unwanted possessions at a garage sale, flea market or consignment shop. If you are currently working through a debt settlement program you could deposit that money into your reserve account to get out of debt faster.



## Financial Freedom In A Year: Meet Your Goals

### Short-Term Financial Goals

Write down goals that you plan to accomplish within the next year.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Mid-Year Financial Goals

Write down goals that you plan to accomplish within the next five years.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### How Can I Achieve My Goals By The End Of 2016?

Write down some ways that you plan to achieve these goals.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

# What NOT To Carry While Shopping

Here are a few things that you will want to avoid carrying while shopping any time of year.

## A Non-Password Protected Phone

Many people access bank accounts, medical records, Paypal accounts and more on their mobile devices. Password protecting any device you carry with you can help you avoid identity theft.

## Too Many Receipts

According to Kiplinger.com, tricky thieves can figure out how to decipher your credit



card numbers using limited information that could be printed on your receipts. Try to avoid carrying any printed receipts that you don't have a necessary need for during your shopping excursions.

## Any Identifying Cards With Numbers On Them

Try to look for anything in your wallet or purse that may contain your SSN or other number that could be used to identify you.

If you carry a Medicare card, it might be wise to make copies of it, front and back, and leave the original at home. Black out all nine digits of your number on the copy card. If you have an appointment that requires your entire SSN, you can provide it if needed.

## A Spare Key

Rather than carrying a spare key in a wallet or purse, try to leave it with a trusted friend, neighbor or in a secure hiding place. If someone finds your lost wallet, along with your driver's license, it may put you and your family at risk.



## Too Much Cash

Rather than carrying a large amount of cash with you when you shop, consider what the day's expenses will be and only bring that much with you.

## Password Cheat Sheet

According to Kiplinger.com, the average American uses at least seven different passwords, possibly more. If you need to write down your passwords (and who doesn't?), try to keep them at home and memorize the ones you know you will need on a particular shopping trip. Or, consider encrypted mobile apps such as SplashID or PasswordSafe Pro.

# Inspiring Thoughts

When was the last time you considered your life blessings? It could be as simple as laughing with a friend or enjoying the companionship of a pet.

More than likely, what comes to mind when you consider your blessings will

be things that require no, or very little, spending.

Considering a special trip or vacation as a blessing is proof that money, if used wisely, can be a tool to help

enrich your life, leaving you with a lasting, happy memory.

When I'm worried and I can't sleep  
I count my blessings instead of  
sheep.  
-- Irving Berlin

**Pay It Forward.** Helping or doing something special for others can elevate your mood and make you more aware of your own good fortune.

For example, when you clip coupons consider cutting out a few of the one's you don't need. When you go shopping, leave your extra coupons next to the

products they are for as a special surprise for someone else who can use them.

In addition, you might consider offering your help to someone less fortunate.

If you have a neighbor or friend who is having difficulty with something, you might want to offer you help. Do they need someone to shovel snow for them? Can they use help going to the grocery store?

A task that may seem small to you might make someone else's life a lot easier and safer. It might also help you realize how fortunate you are!

If you are in a debt settlement program, maybe you've already realized that focusing primarily on money and 'things' rather than your true blessings can suck you into a spending spiral.

Once you learn how to break free of this pattern, you will probably find yourself and your finances under a lot less stress, giving you more time to focus on what is really important in life.



**Changing Your Outlook.** If you need help remembering your blessings you might want to consider keeping a gratitude journal. Some people like writing in their journal at bedtime. However, it might be even more affective to record quick positive things that happen to you as you go through your day.

If you face a negative situation, try to find something positive you can say about it and write it down. For example, if you were assigned to a challenging work task consider how the project will help you add more experience to your resume as opposed to any negative aspects.

Using your gratitude journal as an ongoing activity might instill more frequent positive thinking and help you change your mindset to be more optimistic.



# Fun Money Facts Quiz: How Do You Score?

1. Which of these was not an early form of money?

- A. Shells
- B. Beads
- C. Fur
- D. iPhones

2. How many times can you fold a bill back and forth before it tears?

- A. 57
- B. 3,000
- C. 4,000
- D. 634



3. What is bartering?

- A. An exchange of one good for another
- B. Trying to bargain a better price with a dealer
- C. Asking for more money.
- D. Shooting a goal for a hockey game.

4. Which bill has the shortest lifespan?

- A. \$100
- B. \$50
- C. \$1
- D. \$5

5. Who was the first group to use coins?

- A. Lydians
- B. British
- C. Romans
- D. Greeks

6. Which country's money was not used in the U.S. before the Revolutionary War?

- A. Sweden
- B. Germany
- C. England
- D. France



7. Who made the first plates for the Continental Currency?

- A. George Washington
- B. Betsy Ross
- C. Paul Revere
- D. George W. Bush



Continued On Page 4



## Helpful Service Reminders

In our last issue of the year, we would like to remind you of some services that UCAN provides. We have also included some helpful tips.

**Keep Detailed Call Logs.** The first step in protecting yourself from abusive debt collectors is tracking the calls that you receive from them.

In order to help you with this task, UCAN provides Call Log sheets, which you can complete online or download from [www.ucan.net](http://www.ucan.net). If you choose to fill out your Call Logs on-line, they will be kept secure and sent to us directly.

When tracking your calls, remember to log the name of the agency and individual collector along with the phone number of the debt collection company. This information is vital if we need to call the collector or investigate a specific incident.

Keeping call logs does not mean that you need to speak to the collector. Consider screening your calls by using services and devices such as caller identification or answering machines.

Do not erase threatening or abusive messages from collectors. Contact us immediately if a collector left you a disturbing message or if the collector does not properly identify himself/herself.

This piece of information may be valuable if our attorney network believes the collector violated the Fair Debt Collection Practice Act (FDCPA).

### Pay Attention To Written Correspondence. If

you receive mail from collection agencies, and you notice your account has changed hands or been sold to another collector agency, contact us as soon as possible so we can update our records. Also, written correspondence from collectors must also adhere to FDCPA guidelines. For example, a collection agency may not send you a postcard or print any verbiage on the envelope that may allude to a delinquent debt.

**Know your rights.** UCAN also strives to educate everyday Americans on consumer advocacy topics and rights. We feature a UCAN article in the monthly newsletter that discusses our recent developments and ways to reduce unwanted attention from collectors. Our informative web site ([www.ucan.net](http://www.ucan.net)) also offers helpful articles and links to sites that may be of interest to you.

Taking advantage of these resources may help you become enlightened on certain laws and guidelines. This knowledge can help make it easier for you to identify unlawful collection activity.

**Contact UCAN.** Our goal is to be dedicated to our clients and assist them during this difficult time. You can 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.

Normal business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST. We will be happy to answer your questions.



# Spare Change

## Leftovers Could Save You Money!

The holiday months can be filled with various social events which usually include eating. Saving all of those leftovers for later use could save you some cash.

- Remember that leftovers can be used creatively: Put leftover vegetables in salads, wraps, stir-frys or use for other healthy meals.
- If you want to freeze leftovers, divide bigger portions into smaller containers so they can freeze thoroughly.
- Consider labeling leftovers with the date. Try to clean out your freezer every two to three months.
- To reduce the risk of food poisoning, it's a good idea to refrigerate leftovers within two hours and consume them within three or four days.
- If leftovers are past their safe-to-eat date, do



not feed them to your pets since they can get sick too.

## Missing Manuals

Used electronics, appliances or other items purchased during the holidays at online auctions or thrift shops may be missing an instruction or owner's manual. In some cases, owner's manuals may be missing from the box even when a product is purchased new.

Of course, you could try to contact the manufacturer for a replacement manual first, but they may charge a fee.

Keep in mind that the manufacturer's website might feature downloadable PDF copies of the manual you need for no cost.

If you can't find what you are looking for through the manufacturer's website, guides for thousands of products from a variety of manufacturers are available at other places on the internet. Sites to try include ManualsOnline.com and UsersManualGuide.com.

# Fun Money Quiz

Continued From Page 3



8. Where were the first U.S. coins produced?

- A. Boston
- B. Philadelphia
- C. Pittsburgh
- D. San Francisco

9. What were "Greenbacks"?

- A. Green Bay Packer fans
  - B. Individuals who print paper money
  - C. Executives at the Federal Reserve
  - D. A nickname referring to the first paper money in the United States
10. Where does the money (\$) symbol come from?

1. D; 2. C; 3. A; 4. B (The Federal Reserve Bank reports that \$50 bills last not much more than 3 years, \$10 bills approximately 4 years, \$5 bills close to 5 years); 5. A; 6. A; 7. C; 8. B; 9. D; 10. A (Several theories exist, but the most widely accepted guess states that the \$ symbol goes back to the Spanish peso, which was accepted as the basic unit of value during colonial America in the late 1700s).

The Road to Financial Freedom (RTFF) is published by The Premier Institute for Financial Freedom. Photos courtesy of Shutterstock.com and iStock.com. While articles in the RTFF newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.



## 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!



CORPORATE OFFICES

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

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