



# The Road to Financial Freedom



## Car Buying On A Budget



**A**lthough you are currently enrolled in a debt settlement program, a more reliable vehicle may be a necessity for you. Here are some tips that could help you purchase a car at an affordable price.



### Make A List Of Expenses.

Try to use your current vehicle for as long as possible.

When you absolutely need

to purchase, think carefully about how much you want to spend and establish a budget before buying anything. Knowing what you can realistically afford will help you avoid late or missed payments throughout your loan.

When you consider vehicle costs, be sure to factor in fuel efficiency, insurance, registration and other expenses.

### Credit Score Pointers.

You might want to request a copy of your credit report from each of the three credit bureaus at AnnualCreditReport.com. Review each entry carefully and clear up any discrepancies that you may find.

Depending on your financial situation, some loan officers may be able to work with you. Also consider reaching out to any banks or credit unions where you have accounts, as they may give you a better deal as a current customer.

**Cover All Your Bases.** Be sure to check magazines, newspapers and websites such as AutoTrader.com, AutoWeb.com, Cars.com, and

CarsDirect.com to search for vehicles in your area and research makes and models.

You may want to enlist the help of a car-savvy companion who can offer a second opinion on anything related to the purchase of the vehicle you are considering.

Some dealers may offer a CarFax report on their used vehicles at no charge. If not, you may want to purchase one on your own at CarFax.com for \$39.99.

Before you sign anything make sure you understand all the terms of your deal. Also, try not to let a dealer or individual talk you into anything that you aren't comfortable with.

### New Or Used?

Used cars may be less expensive to insure.

Try to look for a late model car that is about two or three years old. Keep in mind that an older car with lower mileage may be a better buy than a newer car with high mileage. Good sources for this research are Consumer Reports, Autobytel.com or Edmunds.com.

**Best Time For Deals.** You may be able to find better deals on vehicles toward the end of the month when some salespeople are trying to meet their sales quotas.



Another good time to purchase a car may be on the weekend when some dealerships push their salespeople to sell as many cars as they can.



## Pros And Cons Of Leasing

### • Lower Payments.

Although leases usually have lower monthly payments, it doesn't necessarily mean that you are getting a better deal than buying. Empower yourself with as much information as possible before you shop.



**• Less Money Down.** In most cases, you don't have to come up with a costly down payment to lease a car. However, you may be required to pay a security deposit. Be cautious of dealers that require you to put down thousands of dollars for a car lease.

**• You Have A Good Warranty.** Leased vehicles usually come with a comprehensive warranty, so you pay very little for repair bills.

**• Mileage Restrictions May Apply.** The average lease allows drivers only a certain number of miles per year. If you exceed your mileage, you may be charged for each mile over the limit allowed. Be sure to ask your dealer details and rates.

**• Gap Insurance.** Some financing and lease companies require GAP coverage in case your leased car is stolen or totaled in an accident. If it is required, you should factor those fees into your car buying budget.





## Corner

### How Do I Begin Using My 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 contains important documents which we need in order to contact creditors on your behalf.

### What Is The Difference Between My Settlement Company And UCAN?

UCAN assists 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. Depending on your situation, the attorney network we work with has obtained "settlements" and/or cash awards for clients due to calls from collectors.

### 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 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.



# With A Little Creativity, Dates Can Be Fun And Inexpensive

When it comes to dating, using a little creativity might help you save money and have more fun. Here are a few fun date suggestions whether you're going out with someone new, planning a family outing or spending special moments with a long-time significant other.

### Take A Hike



According to Redbook, a leisurely walk in the woods might be the perfect way for active couples to get to know each other better. You may want to check out [LocalHikes.com](http://LocalHikes.com) or [Trails.com](http://Trails.com) for a listing of treks in your area. In addition, [BetterBudgeting.com](http://BetterBudgeting.com) suggests spending the day at the beach if you live near one or find natural scenic spots in your area to explore on your dates.

### Discover, Or Re-Discover, Drive-Ins

Help preserve an American icon! Drive-ins are typically less costly than regular Cineplex movies and could also offer snack bar selections less expensive than a regular theater. In addition, you can stargaze between movies! For locations, try visiting [DriveInMovie.com](http://DriveInMovie.com).

### Pack A Picnic

You don't have to be a master chef to whip up a creative, healthy picnic lunch. Find a great spot to eat and make the experience as casual or romantic as you wish.

### Enjoy The Local Architecture

Many historic or culturally-significant locations can be enjoyed for free or a



small fee. Aside from providing a backdrop for a great date, these sites also offer an opportunity to learn more about the area you choose to explore.

### Learn A New Skill Together

Is there a skill you've always wanted to learn or a new hobby you'd like to try? Perhaps your date would like to try it as well. Start by collecting all the information you can and spend a day or evening learning it together. Whether you have a desire to learn card tricks or try your hand at juggling or photography, you and your date could learn a new skill while learning about each other.



### Market Yourself

Farmers markets, swap meets, craft shows and street fairs usually require no entrance fees. Attending an outdoor event could give you and your date an opportunity to enjoy each other's company in a relaxed

setting while getting an idea about each other's interests.

### Animal Magnetism

Visiting the zoo is fun for all ages, especially those who love animals. Watch your local paper or zoo website to find out about special promotions or holiday discounts.

### Book Lovers

Consider attending a poetry or book reading together. Most of these events are free and you might learn something new to discuss over coffee later.





# Spend More On Credit? A Trap To Avoid

**H**ave you stopped to consider if you spend more when you use credit?

If you answered “yes” to this question, you aren’t alone. According to a study reported by CreditCardGuide.com, consumers spend, on average, 12-18 percent more when they go shopping with credit cards instead of cash.

When you swipe a card, you may not feel like you’re giving anything up to make a purchase, unlike paying cash where you have to hand over bills. Weeks later, when you receive your bill, you are reminded that this purchase actually cost you money.



Do you see a pattern of purchasing things you realized later you didn’t need? If so, you may now see the hidden cost of using credit.

If you consider your spending psychology, you may find that you are susceptible to spending more on credit. Now that you are working with a debt settlement program, it would be an excellent time to learn new spending habits. You may consider using cash for awhile. Also, don’t forget to take advantage of

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the educational materials available to you.

If you are absolutely positive that you won’t spend any more money with a credit card than you would with cash, then you are more responsible than most of the consumer population.

But if you do plan to pay off the balance on your credit card every month, why not just use cash for those purchases you made with your card? Is everything on your statement so immediately necessary that it can’t wait until payday?

In addition, try to consider a report in the Journal of Consumer Research which showed that some consumers spend up to twice as much on groceries when using a credit card.



The study found that consumers who used cash tended to keep a better watch of the price of items they put in their cart. The report also revealed some consumers may be more susceptible to putting unhealthy food choices in their cart when using credit.

Once you track your spending, try to reevaluate your wants and needs. Use cash if possible and relearn methods that will help you stay on your budgetary track once your program is complete.



## Spare Change

### NPS Fee-Free Days

**T**he National Park Service will be waiving entrance fees at all of its 409 national parks on various dates this year.

Fee-free days include:

- April 16-24: National Park Week
- Aug. 25-28: National Park Service Birthday
- Sept. 24: National Public Lands Day
- Nov. 11: Veterans Day

To commemorate the Fee-Free Days, some parks will be hosting special events and activities for visitors. Taking advantage of free admission could be worth as much as \$30 per day at sites including Yosemite and Yellowstone, where the entrance fee is \$30 per car.

You can visit [NPS.gov](http://NPS.gov) to search for parks by name or by state.

### All Work, No Play Philosophy Can Be Costly In Long Run

**I**t is wise to work hard to pay off debt. However, it is equally as important to take a much-deserved break once in a while as well.

A recent vacation survey by Skift, a travel industry information provider, revealed that over 40 percent of 2,000 Americans polled declined taking a single day off in 2015. Approximately 17 percent of U.S. workers took less than five days off and just over 14 percent took between 10 and 20 days.

According to Skift, many Americans are hesitant to take time off because they are afraid

of falling behind at work or they believe their work won’t be completed correctly in their absence. Some workers reportedly revealed that they fear appearing replaceable if they take time away from the office.

### College Applicants: Be Mindful About Social Media Postings

**O**ver 400 college admissions officers across the United States admitted to visiting social media pages of applicants in order to research potential students.

A study by Kaplan Test Prep revealed over 85 percent of respondents admit to occasionally checking applicant Facebook, Instagram and Twitter pages.

According to admissions officers, social media can be a good tool to shed light on student behavior and verify student-reported awards. In addition, it could help evaluate special scholarship eligibility and help confirm talents of a potential student including art, music or writing.



# Don't Let Excuses Keep You From Your Financial Goals

Changing bad financial habits usually requires a lot of hard work and determination. Below are some common financial excuses and how to overcome them.

**"I deserve it."** Working towards building your reserve account is hard work. Rewarding yourself occasionally is a good way to recognize your efforts and an incentive to keep striving for your goals. However, treating yourself everyday or more than your budget can handle may lead to overspending. To keep your reward system in perspective, try setting a schedule. For example, every time you find out one of your debts has



been settled, treat yourself to something extra special.

**"I don't have time to save money."**

Establishing a realistic spending plan and eliminating unnecessary items from a budget can be rather time-consuming.

You may have to set aside a few hours each month for tasks such as tracking your expenses, clipping coupons, and sorting through receipts.

Dedicating sufficient time to a particular goal usually ends up paying off in the long run.

You can use online resources to assist you in saving money. Sites such as Kiplinger's online budget worksheet (Kiplinger.com/tools/budget/) can help you create a workable spending plan.

**"The economy is getting better so I shouldn't have anything to worry about."**

Optimistic reports about the state of the economy may make some people feel overly secure, which may lead to overspending.

Try to be frugal no matter how the media projects the economy. Whether the economy is good or not, it is always a good idea to mix fun and frugality to cut costs.



**"I will start saving money tomorrow."**

When you are facing a daunting task, it is sometimes easy to procrastinate and say that you will begin tomorrow or at a more convenient time.



Consider future goals that you would like to accomplish and eliminate your own personal budget busters today instead of waiting until tomorrow. Remember that it is important to take the first step and begin working toward your goals sooner rather than later.

If it helps you, feel free to break things down into long-term and short-term goals to make things more manageable.



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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](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