

The Road to Financial Freedom

Reenergize Your Approach To Saving

As the new year begins, you may feel the need to reinvent yourself and your ideas.

Taking small steps to improve your life, personally and financially, could help you start anew and aim toward success!



on April 22, it's a great time to go "green". Consider using homemade cleaning solutions. If you search online for 'DIY cleaners and beauty' you are sure to find an array of websites that might offer what you are looking for.

You can also reduce your impact on the environment by purchasing used or second-hand items. Doing this can help prevent trash from filling up the landfills. You should be aware of your fuel consumption and look for ways to save if possible. Visit sites like GlobalStewards.com and EcoLivingExperts.com for more tips.



January - March

- Organize your finances. Think about your spending habits. Are there any areas you can work on to achieve financial freedom sooner?
- Now is a good time to rethink your financial goals. Take a look at the money saving checklist below and make your own individual goals. Check them off as you complete each task/goal.
- Revisit your budget and consider any changes in income or required expenses.

April - June

- Try to think about new ways to save money on your daily living expenses. For example, if you have the freezer space, consider buying in bulk, cooking in larger quantities and freezing a larger portion. This can save you time and money!



- Begin your spring cleaning by hosting a garage sale or selling items at a flea market.
- As Earth Day approaches



- Think of inexpensive getaways that would be fun and interesting. Enjoy the outdoors. Find out if zoos offer family discount days.

Consider a weekend road trip to an historic site if it fits into your budget.

October - December

- It's never too early to plan your holiday gift list. Consider putting together themed gift baskets or making special mementos for the people in your life.

More Money-Saving Ideas To Try In 2015

- Consolidate trips to the grocery store to avoid buying more than you need.
- Plan your meals according to weekly specials in the grocery store. Use coupons only when they can save you money on products that you normally purchase.
- Take precautions that may protect you from becoming a victim of identity theft. For example, shred all financial documents before putting them in the trash. Be smart about entering information online and always try to vary your passwords and user names. For more tips and information, visit www.FTC.gov.

- Establish a system that will help you remember to pay all bills on time each month. Consider marking the dates in a calendar or using e-mail or text phone reminders. Paying bills online may also help you avoid late fees, which can be costly, as well as save money on postage.



Presidential Money Quotes: Test Your Knowledge

Many of us worry about money and making ends meet. American presidents are no different. Take the quick test below to see if you can match the money quote to the United States president who actually said it. (Courtesy of CreditCards.com.)

1. "Never spend money before you have it."

- A. Thomas Jefferson
- B. James Polk
- A. Gerald R. Ford
- B. Jimmy Carter

2. "Wealth can only be accumulated by the earnings of industry and the savings of frugality."

- A. John Adams
- B. John Tyler
- C. Zachary Taylor
- D. Ulysses S. Grant



3. "Our present financial condition is without a parallel in history. No nation has ever before been embarrassed from too large a surplus in its treasury."

- A. James Monroe
- B. James Buchanan
- C. George W. Bush
- D. John F. Kennedy

4. "If a free society cannot help the many who are poor, it cannot save the few who are rich."

- A. Andrew Jackson
- B. Barack Obama
- C. John F. Kennedy
- D. Lyndon B. Johnson

5. "The circulation of confidence is better than the circulation of money."

- A. George Washington
- B. James Madison
- C. Bill Clinton
- D. Ronald Reagan

Answers: 1. A; 2. B; 3. B; 4. C; 5. B

Financial Basics For Single Parents

It is possible to create a budget if you are a single parent. And, if you involve your children, they may even learn good spending habits in the process!

Review Financial Documents

If having life insurance is affordable for you, it could benefit your children during a time of need. Perhaps you could create a will, review your retirement accounts and update all beneficiary information where applicable in order to secure their future and give you peace of mind.



Control Spending While Having Fun

Consider creating a spending plan. If you aren't sure how to start, enlist the help of someone who can offer you responsible

advice about budgeting and finance. You may also want to talk to your children about the importance of a good budget. Go shopping at sales and clip coupons together. You could plan a 'cheap date' outing during which time all of you can take advantage of special events such as 'Kids Eat Free' meals or Family Days/Nights at local facilities. Your public library could offer access to free resources.

Shop With Cash

This may take some planning but consider if it would work for you. Try taking a calculator along with you on grocery trips and add the cost of each item as you put it in your cart. This may help you eliminate unnecessary items.

Take Time To Do Things For Yourself

If possible, discuss issues with family members and trusted friends. Remember, taking time for yourself doesn't necessarily mean you are being selfish.

Also, think about finding an inexpensive hobby that could help you relieve stress. If you feel calm and centered, you may make better financial decisions regarding you and your children.



Save On Child Care

Consider the help of relatives, friends or other parents. Discuss if they would be willing to watch your children and try to come to an agreement about what you can afford to pay. If your child is a student, some schools offer inexpensive after-school programs.

Consider A New Career

Do you feel you need to update your job skills or foster new ones?

Think about what you might like to do and contact an individual in that career field. Perhaps he/she would be willing to meet with you, discuss their career and serve as a mentor.



Credit Corner

Have 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.

You may say to yourself, “But I pay off the balance of my credit card each month. It’s not costing me any extra money or interest fees and it’s just like paying in cash.”



At face value, this statement may be true for you. But try to stop and consider this justification.

Take a look at your past credit card statements and take a look at what you bought when using them. 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.



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.

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.

Do You Spend More With Credit?

You may consider using cash for awhile. Also, don’t forget to take advantage of 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



Spare Change

Save Gas During Winter Months

Take advantage of the recent dip in gas prices with these tips.

Start Me Up. According to the United States Department of Energy (DOE) you might want to minimize idling your car for an extended period of time in order to warm it up during these cold winter months.

According to the DOE, your vehicle’s engine should warm up faster being driven, allowing the heat to turn on sooner, which could decrease your fuel costs and reduce emissions.

In fact, many manufacturers also suggest idling your engine for no more than 30

seconds.

You may also want to combine your trips so that you drive less with a cold engine. In addition, parking your vehicle in the garage during colder months, if possible, could keep your initial engine temperature and cabin warmer.

Under Pressure. The colder it gets, the lower your tire pressure will be. Checking your vehicle’s tire pressure is a simple chore. If you don’t know how to check your tire pressure take a look at your owner’s manual or ask a trusted mechanic to show you how to do so.



Can’t Drive 55? You use more gas when your miles per hour increase. For example, if you have a commute of 20 highway miles planned you may want to consider traveling at 60 mph rather than 70 mph.

According to AAA’s ‘Home & Away’ magazine, driving just 10 mph slower could save you about 1.3 gallons of gas during that 20-mile trip.

Free Financial Apps To Try

Here are a few money-saving apps suggested by Kiplinger.com that could help you track your spending and avoid unnecessary fees and hidden costs.

If you find yourself paying extra money toward hidden fees and unwanted charges on your debit and bank accounts you may want to try using **BillGuard**.

This app will alert you to those hidden fees and also contact the merchant on your behalf to have those charges cancelled or disputed. In addition, if there is a data breach at a store where you have shopped you will receive an alert. You can also keep track of all of your accounts with this free and helpful app.

Level Money is a free app that could help you control your spending by tracking your income and expenses for you. Then it can let you know how much spendable cash you have for the day, week and month.





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.

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) also offers helpful articles and links to sites that may be of interest to you.

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. 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.

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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 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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