

The Road to Financial Freedom



Trip Tips To Help You Save More

Planning a memorable vacation that doesn't break the budget is possible if you plan in advance. Even if you've budgeted this year to travel to a wonderful destination, here are a few money-saving tips for you.



Planning Your Trip. To get the most for your money, try to prioritize where you want to spend your vacation dollars. Consider researching your destination online with your travel companions.



Try to become familiar with all of the activities and attractions available in the areas you'll be visiting.

Don't forget to check for coupons and deals for these destinations.

Cut Back On Food Costs. Try to choose lodging that includes free breakfast. Consider picnic lunches or dinners, if possible.

For example, you could bring sandwiches and snacks to the amusement park or beach. Consider carrying reusable water bottles and not purchasing bottled water whenever you or your travel mate(s) get thirsty.

Renting A Car? You might want to reserve a rental car at your final destination in advance to help you stick to your budget. Feel free to ask the rental company if they accept any discounts such as AAA or wholesale club memberships,



military or senior discounts. Woman's Day suggests taking along a backup map in case apps or devices that use a global positioning system (GPS) fail in a dead zone. Some car rental companies charge up to \$15 for GPS devices. Plan to bring your own to save a few dollars.

Avoid Identity Theft. Consider leaving extra credit cards at home and carry only the cards you need with you. Avoid keeping passwords or security codes in your wallet or purse. When using an ATM machine, phone cards or if you are making a purchase with your debit card, be aware of anyone standing behind you or close enough to see the keypad you enter your passwords into. Never leave an ATM or credit card receipt behind.



Fuel Facts. Take added precautions to protect yourself from identity theft at the pump by processing your transaction and signing your credit card receipt in the store. If you must pay at the pump and want to use your debit card, you



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Remember Apps For Travel Savings

Here are a few travel apps that might save you time, and money, on your summer trip.

TripIt. This app acts as your own personal travel agent by allowing you to plan every detail for your vacation including lodging, restaurants and car rentals.



Feel free to manually enter trip details yourself or simply enter the email confirmations of your rental car, flight, train ticket and lodging to plans@tripit.com and the app will build your itinerary for you.

GateGuru. Caught with a long layover or delay? If so, GateGuru gives you information including a map of terminals within the airport and restaurant reviews. The app also features an informative "tips" section and average wait times at each terminal's security checkpoints.

StayAtHand. This app gives users the opportunity to research hotels and compare prices across public and special rates like AAA and AARP. There is also a feature that enables users to set up notifications or alerts if a particular hotel room becomes



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Inspiring Thoughts

"Being happy doesn't mean that everything is perfect. It means you've decided to look beyond the imperfections." - Anonymous

One of the keys to happiness is to stop judging others as well as yourself. This might take some true soul searching and self reflection. But the results can be rewarding and change your life! Here are a few things to think about when you self-reflect on how you can be happier.

Don't Lose The Blame Game. Perhaps a friend let you down. Or maybe a long run of bad luck has left you feeling discouraged. Try not to dwell or punish yourself if you feel responsible for any part of the situation. Remember that everyone makes mistakes. Instead of judging yourself or someone else, try to think what you could do in the future to make things better.

Keep It Real. Have you been trying to impress others with possessions or social standing? Try to remember that genuine



relationships make you happier. You will have a better chance of forming genuine relationships when you are yourself.

Keep Moving Forward. The past is valuable because it allows us to learn from our mistakes. However, it is just as important to let it go and keep moving forward. Remember that the past doesn't define you, it just helps you to be a better self in the future.

Let Go Of Fear. It may feel easier to wait for the "right" moment, procrastinate or take longer to explore more options or actions. But the longer you wait to seize the moment, the longer it takes for your dreams to become reality. Try not to let your fears hold you back. Yes, there are some things in life that we cannot control. But to accomplish your goals you must take the first step. The only thing you should truly fear is wasting today, because today is a precious asset.

Find Friends Who Are Like-Minded. Surround yourself with people who want to go where you are going – forward. Most likely, your friends have similar "battle scars" from past life experiences. Making diverse friendships with a depth of life experiences can be enriching. True friends support you and can elevate your mood rather than pull you down. 🦄

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might want to process your transaction as credit. As credit, there is no need to type in your Personal Identification Number (PIN). When you return from your road trip, be sure to look

closely at your credit card or bank statement to make sure you identify any inconsistent charges quickly. If you suspect that your information has been skimmed (stolen), contact your financial institution and law enforcement as soon as possible. 🦄

Remember Apps For More Travel Savings

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available at, or below, a specified price point.

Last Minute Travel offers deals on hotels, car rentals and travel packages. Bidding or negotiating aren't involved so you know the exact price up front.

RideScout. This app may be a perfect choice for travelers who don't know their way around a particular city or location. Users can find the most cost-effective routes by searching

options such as public transit, taxi, bikeshare or carshare.

PackPoint gives you the opportunity to enter the length of your vacation and then tells you how much of everything you need. You can also change your packing list based on whether you specify the trip as business or pleasure or if you have any specific activities planned. If you still manage to forget an important item, **Favado** can help you search major retailers near your location for the items you need. 🦄



UCAN Features Overview

Here are just a few features of UCAN that can benefit you:

Online Call Logs: When you visit www.ucan.net, you can read informative articles, download essential forms, and complete your Call Logs online.

Tracking calls is the first step in protecting yourself from abusive debt collectors. If you choose to fill out your Call Logs on-line, they will be kept secure and sent to UCAN directly.



All you need to do is enter your user name and password; click on Call Log, and enter the information related to the call.

You also have the option of printing your Call Log sheets and filling them in by hand. To print copies of the Call Log sheets, click on Forms, then Debt Collector Call Log, and print it out. Please try to fax or mail these call logs to UCAN as often as possible.

An Experienced Staff: UCAN's team of consumer advocates will continue to provide you with superior customer service and offer techniques to help reduce collector harassment. As they handle a larger number of client cases, they can identify collection trends and patterns of harassment.

If you feel that you have experienced debt collection abuse, contact UCAN immediately.

Employees Who Care. UCAN realizes that overcoming debt problems is very difficult. Dishonest collectors that use questionable tactics do not make this process any easier. They can help you deal with these issues so you can focus on settling your debts.

Do not hesitate to call UCAN at 1-877-462-8226, if you have any questions. You may also e-mail at info@ucan.net or FAX to 1-877-895-7577. UCAN's 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. 🦄





Spare Change

Ready For A Road Trip? Get The Most Out Of Every Gallon

Are you planning a summer getaway? Is your mode of travel by car? If so, you might want to take an inventory of your driving habits to save as much money on fuel as possible.

Slow Down. Aggressive driving such as speeding, quick acceleration and rapid braking, can waste gas. According to the United States Department of Energy, simply slowing down could lower your gas mileage by 33% at highway speeds and by 5% around town.

In addition, it is good to keep in mind that each 5-mph you drive above 50-mph, is equivalent to paying an additional 17 cents per gallon of gas.


Brake Less And Coast More. Be alert for slowdowns and red lights ahead. When possible, decrease speed by coasting rather than braking.

Lighten Your Load. Heavier vehicles use more gas. Prior to your trip, be sure to remove any unnecessary items in the passenger compartment, trunk or cargo areas.

Check Your Tire Pressure. Proper tire-pressure levels can help you save money on gas mileage. Be sure to read your owner's manual or look for a sticker typically located on the driver's side door jamb for suggested tire pressure levels.

Check The Air And Fuel Filters. Dirty filters can increase fuel consumption and cause poor performance overall.

Use Apps. Gas Buddy can help you find the cheapest gas nearest you and also allows you to search for gas by location.

Another option that might help is the Roadtrip Gas Calculator for iPhone and iPad. You can use this app to estimate the cost of your next road trip by inputting the current average gas price, your vehicle average miles-per-gallon rating and your trip distance. 

Electricity Savings: Test Your Knowledge

1. Each lightbulb you replace with an energy-saving CFL will save you how much money in energy during its lifetime?

- a. \$0
- b. \$1
- c. \$3
- d. \$5



2. During the summer, ceiling fans should be:

- a. Run in a counter-clockwise direction
- b. Run in a clockwise direction
- c. Left unattended
- d. Run at the lowest speed possible

3. Appliances and electronic devices can be wasting power without your knowledge, even when they are turned off.

- a. True
- b. False


4. When it comes to drying clothes, you could save more money by:

- a. Cleaning the dryer lint filter regularly
- b. Line drying clothes in the fresh summer air
- c. Dry only full loads
- d. All of the above

5. You can save money on air conditioner use by:

- a. Running it as long as possible on hot days
- b. Changing filters regularly
- c. Making sure the air conditioning unit is positioned in the room correctly
- d. Setting the unit as far from a window as possible

6. Vacuuming the coils of your refrigerator has an impact on energy cost savings

- a. True
- b. False 



1. d. - \$5 CFLs last longer and can save 75% more energy than incandescent bulbs.
2. a. - During the summer you can save as much as 40% in energy costs by running your ceiling fan in a counter-clockwise direction.
3. True - According to www.Bankrate.com, try using a smart power strip to hook things up to a surge protector that connects to a wall outlet. Using a smart power strip as a central "turn off" point can help you save energy and money. Try to completely unplug any battery chargers or power adapters when not in use.
4. d. - All of the above will save you money on energy costs. Also consider placing a dry towel in the dryer with each load of wet clothes. This may help dry your load quicker.
5. b. - The United States Department of Energy estimates that changing air conditioner filters regularly can generate a 5% to 15% energy savings and improve the quality of the air you breathe at home.
6. a. - According to Woman's Day magazine, you could save up to 30% annually by vacuuming the coils of your refrigerator twice a year to remove any dust or dirt. You can usually find the coil vents along the front bottom or backside of your fridge.

Have Fun, Stay On Budget This Summer

A little research and creativity can go a long way in keeping people of all ages busy during the summer months. Here are a few ideas to try.

Spruce Up Your Yard. Starting your own vegetable garden or making small improvements to your surroundings doesn't need to cost a lot of money. Planting seeds and then watching your own vegetables grow can be educational, not to mention healthy once your plants are ready for harvesting. Check out garage sales and flea markets for new and different items to make your yard more inviting. Vintage finds can take on a whole new frugal look with a simple coat of paint.

Enjoy A Park Or Pool. Visit your county or city website to identify the community parks or recreation areas in your place of residency. Some parks feature bulletin boards where you can find information on hikes, classes and story times. Your community pool can be a wonderful retreat from the summer heat. You may even receive discounted fees for special family nights. Discounted rates may also be available for those who choose to visit later in the afternoon. Consider looking on social network sites for different community groups which give lists of activities in your area.

Book Stores And Libraries. Your local library may offer some great free summer programs for adults, teens and children. Even toddlers can take advantage


of local library programs with crafts and story times focusing on this particular age group. If your local library doesn't sponsor a particular program you could volunteer to start one!

Host A Potluck Barbecue. Summer is a perfect time to enjoy the company of friends in the outdoors. When great food is involved it's even better! Feel free to keep things frugal by suggesting the each guest bring an easy-to-make side dish, drink or dessert. As the host, you can supply the main course and offer your backyard as the main party location. If everyone else brings some food, you should be able to enjoy a fun party without straying from your budget.



Plan A Movie Night. Movies and popcorn can be just as enjoyable at home as in the theater – and much less expensive! Popping plain popcorn kernels on the stove or via air popper can taste great and be healthier, too. You could make this a tradition by choosing a different friend/family member to host it each weekend or whenever time allows.

Organize A Pizza-Making Contest. Pizza is a traditional favorite and tastes great on the grill as well as from the oven. You could have each guest arrive at the party with their own pre-made dough and a few toppings. You can be as creative as you like with both dough and toppings as long as you stay smart on the cost.

Judge the pizzas and choose a winner or simply enjoy each other's masterpieces. Just have a good time! 



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Company Announcements



Approving Your 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? We want to help expedite the settlement process for you.

When we call for a verbal authorization, we will always call you from a 724 area code, and your caller ID will likely say "Settlement Services". Watch your phone for this number.

Another option available to you is to approve your settlements online! Managing your settlement offers online is an easy way to keep your program progressing efficiently, without having to contact us directly.

Just go to the Century website home page and log into your client portal. If there is a settlement awaiting your approval, you can review the details and approve it immediately. If you haven't set up your portal account yet, please do so as soon as possible so that you can access your current account details 24/7!

Keep in mind, the sooner you respond to our settlement offers, the sooner we can act on your behalf.

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