



The Road to Financial Freedom

Set Goals, Stay Positive For Successful Job Search

Are you looking for a new job or perhaps an entire career makeover? These tips may help you further your career goal.

Resume Revamp

Rather than simply listing on your resume what you did at each job, try to highlight your achievements and how your work helped the company excel.



For example, instead of simply writing “managed billing and accounting”, you could

write “helped streamline client billing system to ensure invoices were sent out in a timely manner.”

Try to remain concise and to-the-point. Focus on the last 10 years of your employment and emphasize the jobs you’ve had that most closely relate to the position you are applying for.

The Power Of Networking

Consider getting in touch with old friends, former classmates, former neighbors or former co-workers to see what they are doing.

If you don’t have a LinkedIn account you might want to register. Facebook may also be a good way to connect with people in your chosen field. However, if you use social networking to aid you in your job search,



remember to be very cautious regarding what you post on your page and in your profile.

Be sure to network in person as well by attending job fairs and other networking events. Consider volunteering in your spare time with an organization

you are interested in. Try to establish a sincere relationship with your contacts while maintaining professionalism.

Be Patient, Positive And Proactive

It would be a good idea to target several companies. If one opportunity doesn’t work out, channel your efforts into the next possibility on your list in order to stay positive.

Whenever you submit a resume or go to an interview stay proactive by following up with the hiring manager at reasonable intervals to let him/her know you are still interested.

Use The Internet

Think of unique ways to set yourself apart from the competition. Consider creating a website where you can display your abilities and showcase your portfolio. Or, try creating a blog where you can share your thoughts on topics in your chosen career field. Building an audience that appreciates your ideas and skills could lead to job opportunities.



Ace Your Next Job Interview

Research Your Target Companies. If you know a lot about the company or organization you plan to interview with it will show the interviewer that you are interested and willing to go the extra mile.

Be Prepared. It would be wise to bring several hard copies of your resume. If you have an online portfolio you may want to bring your laptop so you can present it even if there is no internet connection.

Give The Interviewer Your Full Attention. Put your cell phone on mute or turn it off and put it away. In addition, it might also be wise to refrain from surfing the web or texting while you wait for your interview.

Arrive On Time. Be sure to arrive at least 10 minutes early for your interview. If you must be late be sure to call ahead and explain why.

Dress Appropriately. Dress in business attire for an interview even if the company has a relaxed dress code.

Project Confidence. Think about what sets you apart from other potential hires and convey that to the interviewer. Be sure to highlight your strong work ethic and leadership abilities. However, try not to sound like you are bragging or that you aren’t a team player. Feel free to point out pertinent challenges that you have overcome in past positions and problems that you resolved in a positive manner. Just be sure to avoid talking negatively about past employers.

Emphasize ideas that have produced tangible results. Try to convey to the employer how hiring you would be good for them.

A Few Ideas For Frugal Summer Fun

A little research and creativity can go a long way when it comes to frugal summer fun. Here are just a few ideas.

Parks And Pools

You may want to visit your county or city website to identify the community parks in your area. Some parks feature bulletin boards where you can find flyers advertising hikes, classes and story times for children.

In addition, your community pool can be a wonderful retreat from the summer heat for you or any young ones in your life. You may even receive discounted fees if you visit later in the afternoon or during special family nights. Also consider checking out community groups on Facebook which might list activities in your area.

Inexpensive, Quality Time

Check into discounts and promotions that may be available at local zoos, museums, aquariums or aviaries.



If you need a frugal idea for a special date try this one: Cook your favorite meal in the kitchen at home and then head to the local

park for a romantic picnic. If you don't like to cook feel free to get your favorite takeout.

Another idea would be to contact your Chamber of Commerce to find out if your town has a historic district. Ask if they have a walking tour.

You may be able to pick up a map at the Chamber or download one online and take these tours at your leisure. Remember to pack a picnic lunch or snack!



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!

A Day (Or Night) At The Movies

Try calling your local theatre to see if it is sponsoring any money-saving offers this summer. Also check out this month's Spare Change story on page four to see if you live near a theatre offering free movies at special times during the summer months.

Remember that you can still have movie night even if you don't feel like leaving the comfort of your own home. Make some popcorn, grab your favorite drink and turn on your favorite film or TV show from Netflix or Reditbox.

UCANTM

UNITED CONSUMER ADVOCACY NETWORK

Corner

Dealing With Collector Calls

What should I do if I receive a harassing phone call?

According to the Fair Debt

Collection Practices Act (FDCPA), a collector may only contact a third party in order to obtain contact information. Debt collectors may not disclose information about your debt to anyone else.

In general, the FDCPA also states that debt collectors may not harass, coerce, or abuse you or any third parties they contact. If you believe you have received an inappropriate voice message or had a questionable conversation with a collector, UCAN suggests that you take the following steps in this situation. Remain calm.

We realize that receiving a call from a collector can be a stressful situation. As difficult as it may be, try to remain calm so you can concentrate on recording the events as they occur.

Log All Information. This step is extremely important because any information that you provide could be used as evidence. During or immediately after the conversation, get a notebook and describe the dialogue with the collector. Give as many details as possible and remember to include the date, time of day, and the place in which you



received the telephone call. The name of the collection agency and the collector, as well as the telephone number of the collection agency, is also vital information.

Contact UCAN. When you call us, we can review your situation to see if we may be of assistance. We may also request that you send us a written account of the phone call or a telephone recording if the collector left a message. If you believe your situation requires legal review, we will forward your matter to an FDCPA attorney for review.

Continue To Be Proactive. Keep written records of any further communication that you have with this particular collector and contact UCAN regarding any other problematic encounters. We also recommend that you keep accurate call logs that document all collection calls that you may receive. UCAN uses this data to identify unusual patterns of calls or a potential harassment problem.

You can download your call log sheets from www.ucan.net or enter your call log information online. If you fill in the call logs by hand, remember to fax them to us every week and UCAN will contact you within 48 hours.

UCAN Is On Your Side. We want to know when you experience an upsetting incident with a creditor. Knowledgeable consumer advocates are available by calling 1-877-462-8226. You may also e-mail us at info@ucan.net. Our FAX number is 1-877-895-7577. Normal business hours are Monday thru Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST.

Reestablishing Credit After Your Program

Once you complete your settlement program it is likely that you will want to reestablish your credit. This month, Credit Corner offers a few strategies that may help.

Maintain An Organized System. Be sure to pay all of your bills in a timely manner. Once you obtain a credit card, you should resist excessive charging and only charge what you can pay off each month. Stay current with your bills and keep debt at a minimum.

Balance Your Credit Card Debt. When your credit balance is close to your credit limit, it lowers your score. Establish a goal to have 50 percent of your credit limit or less charged on any credit card you own, at all times.

Types Of Credit. Initial credit card offers directed at individuals who are seeking to rebuild their credit may include high interest rates and fees and limited lines of credit. Be sure to carefully read all materials on a credit card before applying. Try to take the time to read all fine print and consider fees and interest rates.



Secured Credit Cards. According to www.CreditCards.com, secured cards require applicants to open a savings account that secures their credit limit, protecting the issuer in case the cardholders cannot pay their balances. Secured cards may charge annual fees and other up front fees. Be aware that there are fees associated with most secured credit cards. For more help on secured credit cards you may visit the personal finance section at FoxBusiness.com.

Store Or Gas Credit Cards. These cards



may be easier to qualify for but may have a higher interest rate and lower credit limit. These cards are usually only accepted at particular merchant or groups of merchants.

Prepaid Cards. Prepaid cards are payment cards that operate similar to gift cards. Card owners may load funds directly onto the card and purchases are deducted from that amount.

Be aware that not all prepaid cards help you build credit. It would be a good idea to contact the customer service staff of each card you consider to make sure credit-building components are offered before you sign up.

In addition you might want to read the terms and conditions and compare costs of the cards you are considering.

For more information on various prepaid cards visit CreditCards.com and type "Prepaid Cards" in the search line.

Tips For Job-Seeking Older Adults

There are steps you can take to market yourself if you've decided to delay retirement, or if you are an older American still searching for your dream job.

Make Sure You Are 'Tech-Savvy'

Now may be a good time to update your computer or internet skills. Community college courses may offer affordable classes. In addition, check with your local library or employment center to see if they offer free or low-cost training.

Use Your Contacts

Consider people you've worked with in the past. Feel free to call your contacts, email them or text them so that they are aware you are looking for employment.

Be sure to keep in touch with them so that you don't fall off their radar.

Find Your Brand

If you desire a particular career path, try to find out what skills you have that would get employers' attention. If you need help finding your specific strengths, feel free to ask your contacts and those you've worked with for their opinion. Then, once you target a specific set of skills, market yourself as such.

For example, if you feel your strengths lie in management and customer relations, make sure this is a common thread within your resume and any online presence you

may establish. Also, make sure that your references know how you want to brand yourself so they are well-prepared to highlight those skills when they receive inquiries from a potential employer.

Update Your Resume

If you haven't already done so, be sure to update your resume. Try to refrain from using dates pertaining to your education and limit your work history to no more than the last 15 years. Don't forget to create an online presence by creating a LinkedIn profile.

Look For Employers Who Value Older Workers

According to AARP.org over 250 employers recently signed the Life Reimagined For Work pledge. These companies who recognize the value of experienced workers and have immediate hiring needs can be viewed at EPP.LifeReimagined.org.

Consider Becoming Your Own Boss

If you have a hobby or special interest you love, try to consider whether or not you could turn it into a paying business.

You could also make use of your downtime by volunteering somewhere you enjoy. This could help you make connections that could eventually lead to a paid position at that organization or company. Opportunities might also be found by going to VolunteerMatch.com.





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Spare Change

Theater Chains Offering Free Movies This Summer

Paragon Theaters

When: 10 a.m. Tuesdays, Wednesdays and Thursdays from through August 20, 2015.

Where: Select locations in Florida, Maryland, Minnesota and Virginia.

For more information visit ParagonTheaters.com/Promotions then click on "Locations".

Phoenix Big Cinemas

When: 10 a.m. Tuesdays, Wednesdays and Thursdays through August of 2015.

Where: Select locations in Florida,

Kansas, Maryland, North Carolina, Nevada, Pennsylvania, Tennessee and Virginia.

For more information visit Phoenixtheatres.com/summerkids.asp

Bow Tie Cinemas

When: 10 a.m. Tuesdays and Wednesdays from through Aug. 19, 2015

Where: Select theaters in Connecticut, Maryland, New Jersey, New York and Virginia

For more information visit BowTieCinemas.com/Programs/Kids-Club

Cinemaworld

Who: Promotion includes everyone. Adult admission cost will be \$2, or may be free with certain types of nonperishable food donations.

When: 10 a.m. daily through August of 2015 although dates vary by location.

Where: One Cinemaworld theater each in Florida and Rhode Island, and one Majestic theater in Florida.

For more information visit CWTheaters.com/Melbourne/Kidfest, CWTheaters.com/Lincoln/Kidfest or CWTheaters.com/Vero/Kidfest

Cobb Theatres

When: 10 a.m. Tuesdays, Wednesdays and Thursdays through August of 2015.

Where: Select locations in Alabama, Florida and Virginia. For more information go to CobbTheatres.com, choose a theatre and then look for the "Free Summer Kids Shows" icon.

Flagship Cinemas

When: 10 a.m. Tuesdays, Wednesdays and Thursdays through August of 2015.

Where: Select theaters in Florida, Maine, Massachusetts, Pennsylvania and Vermont.

For more information go to FlagshipCinemas.com, choose a theater and then look for the "Camp Flagship" icon.

Marquee Cinemas

When: 9:30 a.m. Tuesdays and Wednesdays through August of 2015; 11 a.m. Tuesdays at Welch, Summersville and Lewisburg, West Virginia, theaters.

Where: Various theaters in Connecticut, Florida, Kentucky, New Jersey, New York, North Carolina, Virginia and West Virginia.

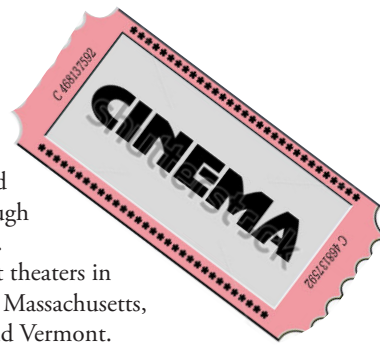
For more information go to MarqueeCinemas.com/SummerKidSeries and choose a theater.

REI Cinemas

When: 10 and 11 a.m. Tuesdays and Wednesdays in July and August of 2015.

Where: Theaters in South Carolina.

For more information: REICinemas.net



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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!



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