

# The Road to Financial Freedom

## Clean Up, Clear Out For A Better Mindset

**C**leaning out and clearing your mind of useless clutter can help improve your focus.

### For Home

Spending time on a few simple maintenance projects around the house can help you avoid costly repairs later on.



It would be a good idea to inspect your roof for leaks and other hazards that could lead to water damage. Make sure gutters and down spouts are clear of dirt, leaves and other debris. Gutters and down spouts should be safely attached and directed away from

your home's foundation to avoid basement flooding.

If you don't have a smoke detector on each floor of your home it would be a good idea to install them as soon as possible and check them monthly to ensure they are functioning properly. In addition, avoid fire hazards by inspecting electrical outlets for frayed wires and loose plugs.

### For Life

Pare down paper clutter by separating all of your paperwork into piles (for example utility bills, bank statements, receipts and pay stubs).

Try to work through your piles one pile at a time. Most paperwork can be discarded after a year. Tax returns should be kept for at least three or more years. Keep only store receipts that are still return eligible.



As you go through everything ask yourself if you've needed it in the last year and if you think you will need it

in the future. Shred or discard items at your own discretion.

In the future you may want to think about using paperless billing options offered by your bank or the utility companies you do business with. Also, keep in mind that some retailers now offer shoppers the option of receiving receipts through email.

### One In...One Out...

If your home is full of 'stuff' such as clothing, CDs, books and household items that you can't seem to part with you might want to ask yourself if you've worn/looked at/used the item in the last year. According to Marie Kondo, author of 'The Life-Changing Magic Of Tidying Up' you may want to keep items that are useful and truly add joy to your life.

Next, go room by room and organize items into categories/piles. You may soon see that you own several of one thing, such as blenders/mixers/bowls. Keep one and donate or sell the others at a flea market or garage sale (see article on page 4 for tips).

'Country Living' magazine suggests creatively utilizing extra space to store well-loved items. For example, use pretty vintage suitcases you can find at garage sales and antique shops to contain necessities. Stack the suitcases to create a unique 'end table' beside your bed.

### For Finances

If you haven't revisited your budget in a while you should do so now. If your financial situation has changed or if your current methods of budgeting aren't working any longer make adjustments so that you can get back on track.



## Tips To Help Earth, Budget

**S**ave money and the environment with these tips from the Environmental Protection Agency (EPA.gov).

**Save Energy.** Plan errands and shopping trips so you can get everything done in one trip. Turn off your devices when you won't be using them for an hour or more. Use a surge protector to turn them all the way off so they won't draw a "phantom load" even when shut off.

**Save Water.** Run your dishwasher only when it's full. Try not to pre-rinse dishes to save as much as 20 gallons of water per load. Also, wash only full loads of laundry or choose the appropriate load size on the washing machine. Fix leaky faucets and repair or replace old or damaged fixtures. Remember, the less hot water you use, the less energy you pay for as well.

**Make Going Green Fun!** Line dry your clothing if possible, start a root cellar or plant a garden. If you can't grow an outdoor garden, large discount stores and local garden centers may sell small indoor greenhouses. Also consider that some fruits and vegetables (such as tomatoes, squash, melons, kiwi, beans and peas) grow as vines, making excellent candidates for hanging baskets!

**Reduce/Reuse/Recycle.** Use food scraps and kitchen waste as compost.

You might be able to get rewarded for your recycling efforts. Visit [RecycleBank.com](http://RecycleBank.com) where you can get points for each pound of recycled content. You could redeem those points for coupons and gift cards at various retailers.

## Creditor Intervention Program Overview

The Creditor Intervention Program is designed to counteract various problems that can stem from collector harassment. You can contact us for assistance in dealing with collectors whose actions may not be in compliance with the requirements of the Fair Debt Collection Practices Act (FDCPA). Keep in mind that the following steps are not always all inclusive and/or taken in the exact order shown below.

**1. Reducing Telephone Contact:** As an initial step in preventing collector harassment, we counsel clients on strategies and devices they can use to minimize the number of collector phone calls they receive.

**2. Creditor Call Logs:** Clients should submit detailed call logs for UCAN to review and document or record. Within 24 to 48 hours of receiving a new call log, UCAN will contact the client to gather any additional information and to discuss any further action that could be taken. The information provided by the client is added to the case file for possible further use by UCAN or by our successful attorney network.

**3. Contact with Collector:** In most cases, a UCAN Consumer Advocate will go to the source of the harassment by immediately contacting the collector in question. The written request faxed to the collector includes a Letter of Authorization and a letter introducing UCAN and explaining UCAN's involvement. A call may also be placed to the collector asking for any possible harassment to be stopped and the collection calls kept to a minimum while the client is experiencing their financial hardship. If the harassment continues, further actions can be taken.

**4. Client Cease Communication Letter:** A Cease & Desist letter



is a written request from the client to the collector directing them to stop all telephone contact. After the client signs and returns this letter to UCAN, we will in certain instances send it to the collector if we believe it will successfully end the harassing phone calls. UCAN later contacts the client to ensure that the phone calls have stopped. If not, then further action could be taken.

**5. Attorney Network:** If it appears that a possible violation of the FDCPA has taken place, UCAN may refer the client to an attorney for a no-charge consultation. This consultation may then lead to representation for the case on a contingency basis. All evidence compiled by UCAN and the client would be forwarded to the attorney, who would determine the next course of action.

This may result in the filing of a legal complaint with a demand for damages. (This service is currently available in certain states). Many clients have found success, received awards and even had debt forgiven.

**6. UCAN Cease Communication Letter:** In certain instances, should the collector continue to call the client, a stronger Cease & Desist letter may be sent under UCAN signature. Copies may also be forwarded to the Federal Trade Commission, the state attorney general, and any other applicable regulatory bodies.

**7. Attorney General/ FTC Referral:** In the case of special violations or abusive collectors, a customized packet including all the information/evidence we have gathered can be sent to the Federal Trade Commission, the state attorney general, and any other applicable regulatory bodies.

UCAN's goal is dedicated to assisting their clients. 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 thru 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

### Are Debit Cards For Kids A Good Idea?

The old-fashioned piggy bank has a new, modern makeover in the form of Oink.com.

Teens and pre-teens alike have been turning to Oink.com and its accompanying app which is available for any Apple-based mobile device.

Oink.com is a parental-controlled, safe, online and offline payment system that could help teens and older children learn the importance of responsible debit card use and finance

management. Here are some insights into how the program works:

**Set Up A New Account.** Parents and adults may set up an account and manage their teen's spending and saving via a pre-paid debit card. Oink cards have a \$10 annual fee.

**Manage and Monitor.** Once an account is established adults can monitor their child's spending and control where and how much their child spends. In addition, parents can request to be notified when and where their child uses the account.

**Depositing Funds.** Oink debit cards work like other prepaid cards. For example, adults can deposit funds such as

allowance or gift money into their child's Oink.com account and/or debit card.

According to the security portion of Oink's website the app operates under the Children's Online Privacy Protection Act and strictly follows the Payment Card Industry Data Security Standard.

According to some parents it is never too early to begin teaching children good money habits.

If managed correctly by a supervising adult Oink may be one way to help young people learn the importance of managing finances and responsibly use debit cards.





# Some Facts About Preapproved Credit Offers

If you've received "preapproved" credit card offers in the mail you may have asked yourself if they were worth following up on. Here are a few things you should consider before accepting any preapproved offers you receive.

## Will Responding To The Offer Damage Your Credit?



The initial screening that determines whether or not you will be sent a credit card offer is called a 'soft inquiry'. Companies or individuals who perform a 'soft inquiry' into your credit report may include prospective employers or insurance companies. Although 'soft inquiries' appear listed on your credit report they should not hurt your credit score.

However, if you actually apply for the offer then a 'hard inquiry' will result and this action could have a

negative effect on your score.

## Do Preapproved Offers Mean You Will Definitely Get A Card?

Preapproved offers are not guarantees. The credit card issuer's initial credit screening considers only a portion of the information they will need to make a decision on offering you a card. If you answer the preapproved offer you are giving the issuer permission to analyze your complete credit history. Then an official



## Credit Corner

approval/denial will be issued based on those findings. Keep in mind that if your credit history changes in any way after you receive your preapproved offer those factors will be taken into consideration. For example, if you make a late payment on one of your bills after receiving the offer it may result in a higher interest rate or lower credit limit than what was initially indicated.

## Safeguard Personal Information From Those In Your Household

Although preapproved credit card paperwork doesn't typically include critical financial information you may still be at risk for identity theft if you are in a living situation with people who have access to your social security number or other information that could result in that person applying for a card in your name.

## How Do Credit Card Issuers Get Your Contact Information?

Issuers target potential clients by purchasing the names and addresses of individuals who meet their criteria during information screenings. The Fair Credit Reporting Act gives consumers the option to stop credit bureaus from including contact information in lists purchased by card issuers. Visit

OptOutPreScreen.com to have your name taken off most contact lists. Also, visit the Federal Trade Commission at [FTC.gov](http://FTC.gov) for more information about the Fair Credit Reporting Act.

# Money 'Talk' Important Prior To Wedding

Honesty is the best policy when it comes to discussing financial issues with your significant other. 'The Talk' becomes especially important prior to getting married.

Here are some tips to get the conversation started.



**Stay Calm.** It may be a good idea to approach the topic with a positive viewpoint. For example, have you ever discussed with each other short-term or long-term financial goals such as traveling together or purchasing a home? You may want to start by expressing how exciting that goal is and then lead into how the two of you plan to achieve that goal.

## Discuss How You Feel About Money.

Different couples will have different approaches to managing money so it is important to know each other's thoughts on how financial matters should be managed.

Do you expect to share a checking account or will the two of you have separate accounts? Have the two of you discussed each other's spending/saving philosophies? Working through these issues now may save you future conflict.



**Tackling Debt.** If you are working to reduce debt, it would be wise to discuss that with your future spouse/partner if you haven't already done so.

Be honest as to how you got into debt and then back that up with how you are working to overcome it.

In addition, your significant other should also be honest about student loans payments, child support or other financial obligations he/she may have.

**Budget Together.** Try to sit down together each month and go over your spending plan. You have access to a wide variety of educational materials through your debt negotiation company. Feel free to share these materials with your future spouse/partner so that both of you can benefit from ideas regarding spending/saving.

## Vow To Make Financial Talks Part Of Your Relationship.

Over 65 percent of engaged couples questioned for a recent survey admitted to having negative attitudes about discussing money with the person they plan to marry.

It is crucial that you and the person you plan to spend your life with feels comfortable discussing financial issues all the time – not just when things get tough.



# How To Cash In On Unwanted Items

Summer is near and it's a great time to hold a yard sale to get extra cash for your unwanted items!

**Simple Things To Remember.** Simple signs displaying the time, date and place of sale can be distributed. You may also choose to purchase price tags for your items.

Be creative when advertising your sale to attract as many buyers as possible. Use social networking to publicize your sale among friends who can help get the word out for you or place a small, inexpensive advertisement in the local paper.

**Hold A Community Sale.** Ask neighbors if they want to join you. Community yard sales are common and a great way to interact with others in the neighborhood and make money. Treating your customers to fun music and cold refreshments will encourage those who stop by to browse a little longer. It will also entice those passing by to stop and join in on the fun.

**Don't Forget Flea Markets.** Most communities have outdoor flea markets, usually each weekend, during the spring and summer months. Vendors are usually required to pay a nominal fee for a space. This fee could be a good investment if the market is well known.

It is not unusual for people to drive 100 miles or more to their favorite flea market destination.

**Money-Making Tips.** Whether you choose a flea market or garage sale, price items accordingly – usually one-quarter or so of the cost when new. Make sure all the items are marked clearly.

Popular items sought at garage sales and flea markets include books, electronics, camping gear, and clothes. Children's apparel and infant items are especially popular with shoppers.

Be sure to have plenty of change and keep money safely in your pocket or cash box.



Record a log of what you sell and how much each item sells for. This way you can see how much money you make, inspiring you to sell more.



You may also be able to clearly see exactly what items you have purchased so you don't buy them again.

If possible, have an electrical source on hand with an extension cord so customers can check appliances. Keep a varied supply of batteries available as well.

Tell yourself that nothing comes back in the house. If items don't sell, simply donate them.

**Other Options.** Although the go-to's are usually eBay and Craigslist there are many other online marketplaces to sell your items.

Good Housekeeping suggests researching sites like Poshmark.com, Tradesy.com and ThredUp.com to see if they are right for you.

RubyLane.com and Etsy.com are also options. In addition, a new alternative gaining in popularity is Bonanza.com.

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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](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!

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