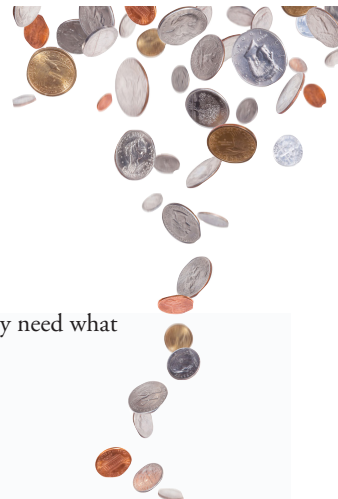




The Road to Financial Freedom

Go Back To Budget Basics For Better Spending Habits



If you've ever been guilty of poor spending decisions, here are a few ways to get back on track.

Set And Review Your Financial Goals

Setting short, medium and long-term financial goals might break things down for you and help you visualize what you plan to accomplish.

Once you've done this, ask yourself what you need to do to make your goal a reality. Keep in mind that setbacks and financial emergencies can happen. Try to stay focused and don't give up!



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Stick To Your Budget

Consider your income and your expenses. Try to keep all of your purchase receipts and track your spending. Look at your budget as something positive you are doing for yourself. Let it guide you toward resolving debt and attaining your goals.

According to www.GetRichSlowly.org, you don't have to make major changes in your life. However, it is important that you stick to your budget and avoid spending more than you make. If you don't have the cash to pay for something, you might not really need it as much as you think. You can 'treat' yourself once in a while, but remember to spend wisely and only purchase what you can use or what you need.

Know Your Financial Habits

What kind of spender are you? We each have something different that presses our 'spending button.'

You may be an impulse buyer or perhaps you spend money when you feel depressed, bored or nervous. Consider why you spend and what you spend on.

Try to think of other ways to deal with your emotions other than spending money and consider major purchases carefully. It may help to wait an allotted amount of time to think about a purchase, for example 24 hours. When



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that time expires, you may find you don't really need what you wanted in the first place.

Pay Bills On Time

Failing to pay bills promptly could lead to costly late fees and penalties.

Once you get behind it may seem too overwhelming to catch up. Consider paying bills as soon as you receive them or automatically online if possible.



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Put Needs In Front Of Wants

Try to be realistic about your earnings and what you can afford. Also, think carefully if the 'newest and latest' is really necessary in your life.

Try to avoid buying something simply because it is on sale. If you don't need an item and you won't use it often, it may not be a 'good deal' for you.

Another idea would be to make a 'needs' list before you get to the store and vow to stick to only those items on your list.

Instead Of Spending Try...

- Exercise
- Clean the house
- Play with pets
- Look through family photo albums or scrapbooks
- Meditate
- Read a book
- Go to the library
- Watch a movie
- Call a friend or loved one



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- Eat a healthy snack
- Knit, crochet, quilt or sew
- Volunteer someplace you love
- Work in the yard or garden



Spare Change

What To Do If You Lose Your ATM Or Debit Card

Sometimes accidents or mistakes happen. Your wallet may get lost or stolen with your cards and money inside, a situation that could instill instant panic in any consumer. Here are some things you can do to protect yourself.



Protect Your Personal Identification Number (PIN). For your own protection you should always keep your PIN number private. Not even the bank employees should know this information. Try to memorize your PIN. If you need to write it down make sure it is in a safe and secret location, not in your wallet or any electronic mobile device you may carry.

Report The Loss Immediately. Make sure you know your bank or credit union's toll-free customer service number and notify them of the loss, as well as any unauthorized withdrawals or transfers that have been made, as soon as possible. You can usually find your bank's toll-free customer service number on the back of your ATM or debit card. It might be wise to write this number down and keep it in a place where you can access it easily in case you need it in an emergency.

According to the Federal Trade Commission (FTC) at www.FTC.gov you might also want to send a follow-up letter to your bank with an explanation of the loss, when it was reported and on what day as well as your account number.

Consumer Liability. According to the FTC, a consumer's liability may depend on how soon the loss of the card is reported to the bank as well as other factors. As a precaution, you may want to contact your bank to find out what policies they have regarding lost or stolen cards.

Recent Graduates: Ideas To Help You Attain Financial Success

Whether you're graduating from high school, college or your chosen trade school, the money decisions you make now could set the course for your financial future.

Create A Budget That Works For You

A budget does not have to be complicated. All you need is a simple sheet of paper or you could create a spreadsheet on Excel. Consider major spending categories such as school expenses, transportation, food, clothing and entertainment. You might find more budgeting tips and resources at MyMoney.gov, FinAid.org or JumpStart.org.

If you're a college graduate who has already experienced the advantages of sticking to a budget, keep up the good work! Consider future financial goals and income.

If you have debt to pay down you should also include that in your budget. If you haven't landed your dream job yet, it may be a good idea to take job search expenses into consideration.

A helpful budget tool might be Mint.com, a personal finance management site which can send you text messages regarding bank fees as well as bills that are due. Whether you are a recent grad or not it may be a good idea to monitor your bank statements and bills in case of any discrepancies.



Be Aware Of Costs And Fees

Whether you are leaving high school or a college, you will be facing greater financial responsibilities.

Although debit cards can be a good way to manage money without relying on credit they do have some drawbacks.

As with any bank transactions, you should be sure to keep track of your deposits and withdrawals to avoid overdraft fees.

In addition, keep in mind that you could be charged a fee for withdrawing from an ATM that's not part of your bank's network.

If you are heading to college, try to be aware of any hidden fees or charges incurred through special activities that you participate in so you aren't faced with

surprises you haven't budgeted for. Graduates of all ages should remember that paying bills on time will help avoid late fees and lead to building a good credit score.



Don't Get Cornered By Credit

According to Kiplinger magazine, credit card companies are no longer permitted to issue cards to applicants below 21 years of age without an adult co-signer or proof of adequate income.

Even if you qualify for a credit card, resisting the temptation to use one will probably save you major financial headaches in the future.

Keep in mind that during the college years your income may be sporadic.

You may not have the funds available to pay your bill each month. You may need to be patient in order to find a job that works with your school schedule and pays well enough for you to meet your college financial obligations as well as other necessary expenses.

As an alternative to credit cards during your college years, you might try a debit card or a prepaid card to help you get into the habit of tracking your spending. Relying as little as possible on credit should be a practice that lasts throughout your lifetime!

Guard Against Identity Theft

According to the Federal Trade Commission, young people between the ages of 20-29 are some of the biggest targets among an estimated 10 million victims of identity theft each year. Keeping personal information such as Social Security numbers, bank statements, PIN numbers, passwords and other sensitive data in a safe place could be a good habit to practice.



Prepare For, Overcome Financial Setbacks

Here are a few tips that could help reduce the impact on your finances in case of an unexpected incident or emergency. We realize that each person has their own individual set of circumstances. Some readers may require additional resources.

Loss Of Income. If you or a family member loses income due to job loss, see if you are eligible for unemployment benefits. If you qualify, take advantage of the benefits to help you replace a portion of the wages you have lost. Visit the Department of Labor website at Dol.Gov and click on Unemployment Insurance for more information. During this time, try to keep spending under control so you can continue to pay necessary bills.

If you or someone in your household lost their job due to foreign trade, you may be eligible for the Health Coverage Tax Credit Program (HCTC). Visit the IRS.gov website and type HCTC in the search field.

Medical Emergency. Be sure to review all doctor and hospital bills and insurance claim payments/denials forms. Mistakes can happen and uncorrected errors can be costly.



If you cannot afford your medical or hospital charges, contact the service provider's billing department to set up a monthly payment plan. Be sure to save bills, cancelled checks, or other receipts for your tax records.

If you are uninsured and have a serious health condition that makes it difficult to buy standard health insurance plans, you may want to find out if your state has a risk pool.

This type of insurance usually cannot deny you due to most pre-existing conditions. For more information, contact the National



Association of State Comprehensive Health Insurance Plans (NASCHIP) at NASCHIP.org.

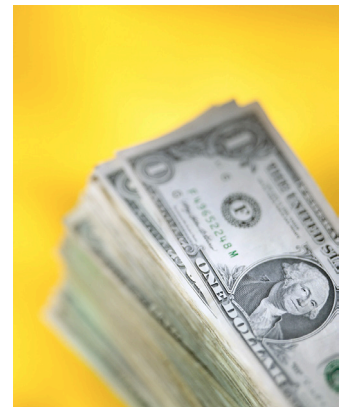
If You Are Having Trouble Paying Your Mortgage. Try to contact your loan servicer and find out if you qualify for modified loan terms or other options. You may also want to seek help from a trained homeownership counselor.

To find a reputable counselor, contact the Homeowner's HOPE Hotline at the Homeownership Preservation Foundation (1-888-995-4673 or www.995hope.org) or the U.S. Department of Housing and Urban Development for a referral to a HUD-approved homeownership counseling agency (1-800-569-4287 or HUD.gov).

Loss Of A Loved One. Finances and money will probably not be a priority for someone who recently lost a loved one. However, this can be a time for family members to join together to support one another in accomplishing some of the following necessary tasks.

- Locate important documents, such as insurance policies and the most recent will.
- Obtain multiple copies of the death certificate which will be needed to apply for death benefits (such as life insurance policies or Social Security) and to access bank accounts.
- If the family's medical insurance is through the deceased person's employer, consider options for continuing coverage.

Try not to let a financial setback become a personal setback. All of us face trials in our lives. How we deal with the situation can make all the difference.



UCANTM

UNITED CONSUMER ADVOCACY NETWORK

Corner

Third Party Contacts

The Fair Debt Collection Practices Act (FDCPA) does permit collectors to contact third parties in an attempt to obtain updated contact information or to relay a message to have the debtor return the call.

A third party is considered any person other than the debtor. Under the FDCPA section entitled, "Acquisition of location information," any debt collector shall identify himself and say that he/she is confirming location information concerning the consumer.

Although collectors can contact third parties, they must not state that you owe a debt or allude

to the fact that they are from a collection agency, unless the third party specifically asks where they are calling from.

Collectors may only contact a third party once unless the debt collector believes the third party is giving false information or may now have an updated address or phone number for you.

If you believe a debt collector discussed your debt with a third party or continually called your relatives or neighbors, contact UCAN as soon as possible.

In order to take action on your behalf, we will need you to provide us with information such as the collector's phone number, details of what occurred during the third party contact, and how frequently the calls took place.

You may also want to remind your acquaintances to save all voice mail and answering machine messages left by collectors. Questionable messages can be used as proof of any possible violations.

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 9:00 a.m. to 6:00 p.m. EST and Friday 9:00 a.m. to 5:00 p.m.



Inspiring Thoughts

All of us experience feelings of sadness and anxiety.

Although these feelings are normal, it is important to do things that help lift you out of a low mood. Here are some ideas that may benefit you at this time:

Do something positive!

Try to get your mind off of your problems and do something healthy for you. Remember that prolonged feelings of sadness hinder your ability to progress into the future. Consider doing something to help others. For example, volunteer at a local food bank or animal shelter.

Learn to say "No". When our lives are busy we can get caught up in 'yes' mode without even thinking about it. How many times have you worn yourself thin just trying to do things to make others feel comfortable? It is great to help out friends or family members but make sure you leave some time for yourself, too.

If completing a certain task for someone else will put you at greater stress try to rethink how you can help the other person without sacrificing your sanity.

Give your mind a break. Consider doing something each day that helps you refocus. For example, you could go for a bike ride, walk in a peaceful setting, download some uplifting music or watch a move that evokes special, positive feelings. Try not to dwell on what's bothering

"There is a greater good leading me forward. Knowing this, I choose to reconnect and fully experience all this day has to offer."

– Anonymous



you.

Exercise. Exercise can help you lower your anxiety and brighten your mood. Feeling better in spirit as well as body doesn't have to cost a lot. Simply take a 30 minute walk to get some fresh air can help.

Talk about your feelings. Consider seeking help. Talk to a trusted friend, family member or clergy member.

You may want to consider seeking help from a therapist if it fits into your budget.

Don't give up. It is important to do something proactive when you feel anxious.

The mere act of looking for ways to feel better may actually help uplift your mood. It may be difficult but doing something proactive each day can help you lift your spirits and add up to a better feeling of well being.

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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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