



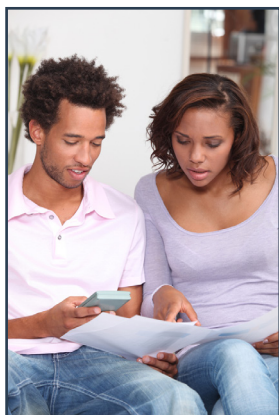
The Road to Financial Freedom

Money Moves To Make Through The Ages



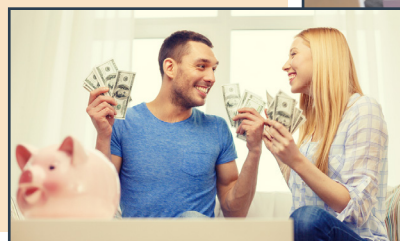
In Your 20s

- ✓ **Pay down debt.** If you are working with a debt settlement company take advantage of the educational resources offered by them. Once your debt is paid in full, consider depositing as much as you can afford into a retirement plan each month.
- ✓ **Make sure you have a budget** that supports your short-term, midterm and long-term goals.
- ✓ **Try paying with cash only.** This might seem like an archaic idea, however paying in cash might help you think more about the importance of needs vs. wants.



In Your 30s

- ✓ **Revisit your budget** at least once a year or each time you have a major life change. If you are paying off a student loan or other debt, work with your debt settlement company staff to get the debt paid off as soon as possible.
- ✓ **If you are married or in a relationship,** USNews.com suggests working with each other when it comes to finances. Discuss your life goals and how you can achieve them together. If you decide to have children, you should make sure you are a good spending model for them as well.
- ✓ **Track your spending** by recording every purchase you make for at least a month. Once you realize where your money goes you may identify a spending pattern that needs corrected. Fixing it now will help you at all stages of your life.



In Your 40s

- ✓ **Consider downsizing or cutting back** on personal and financial clutter. Focus on what's most important for your life and well-being. According to Fortune Magazine, living beneath your means is an important financial suggestion that many individuals never consider and it could save you money.
- ✓ **Make sure your money is working for you,** not against you. If you haven't already freed yourself from student loans, or if you are trying to end the credit-card-debt cycle, make sure that debt gets resolved quickly. Look for ways to increase your income and break old money habits so you can foster new ones.
- ✓ **Continue to take advantage** of any employer benefits, such as employer-matched 401(k) and life insurance plans, as much as you can.



- ✓ **Being mindful of your income vs. how much you spend** can help you avoid debt now and in the coming years.



Retirement

- ✓ **If you are close to retirement, consider deferring it.** Or, if you've already retired, pick up a part-time job, do contract work or consider freelancing for extra income. For example, if you are a do-it-yourselfer, you could work as a handy person on a part-time basis. In addition to stretching your retirement dollars, you might enjoy the interaction with co-workers as well as many other benefits employment and the workplace can bring.
- ✓ **If you plan to return to work,** AARP suggests making sure you are aware of issues that could affect pension plans or Social Security. It could be a good idea to contact your pensions department and a tax advisor as well as your regional Social Security office to see if your benefits could change due to work income.

Inspiring Thoughts

**If you want to be happy,
set a goal that commands
your thoughts, liberates
your energy, and inspires
your hopes.**

- Andrew Carnegie



Sometimes our financial decisions are influenced more by emotion than logic.

The same may be true for the things we possess or the things we feel we need to own to be happy.

Some of us may purchase 'stuff' to boost our mood, help us feel like we belong to a certain group or portray a certain image. But in many instances, the more we own, the more complicated our life becomes. Sometimes when we feel more stress in our lives we find ourselves wanting to fill the void by shopping. This vicious circle could lead to more debt and more stress!

What possessions do you own that truly make you feel happy? It is likely that you have some possessions that add to your life and bring back wonderful memories.

If we use common financial sense and our budget plan allows it, there is nothing wrong with purchasing occasional items that could add to our lives

in a positive way.

However, perhaps you own 'stuff' that makes you feel negative, weighed down and overwhelmed.

If you are struggling with debt, you may even have possessions that cause you to feel resentment since purchasing them may have added to your difficult financial situation.

Try to think about what really deserves a place in your life. It might be a good idea to consider ways in which you can minimize debt in your life and work toward financial freedom.

Having enough to meet your needs can unlock the chains that might be binding you to a life of worry and debt.

Just think...if you were free of worry and debt, wouldn't you feel lighter and happier?

Credit Corner

Credit cards are just one of the things that will be changing in the not-so-distant future. Here are a few things you might begin seeing.

Chip and PIN Technology. You may have already received new credit cards with Chip and PIN technology.

Chip and PIN cards feature an embedded microchip in the card which should provide extra security against counterfeit fraud.

The compatible terminals for Chip and PIN cards have made their way into most retail establishments. When you use your card at a

chip-compatible register, the "chip" turns your account information into a one-time unique transaction code.

Eventually, "chip" credit cards will require users to enter a secret personal identification

number (PIN), similar to an ATM or debit card, as an added layer of protection against identity theft and fraud.

Biometric Technology.

This method of identification requires the utilization of an individual's personal physical features and traits in order to verify identity. Characteristics unique to every individual -

speech pattern, voice, electronic signature or fingerprints - may be required

for some future credit transaction approvals.

In fact, some credit card companies are currently testing facial recognition apps.

Biometric technology is not a new idea, and is currently being used by some retailers and organizations to fight crime. However, many credit card companies are discussing its potential as it relates to consumer security.

Some biometric technology, if adopted, would make carrying a credit card obsolete. For

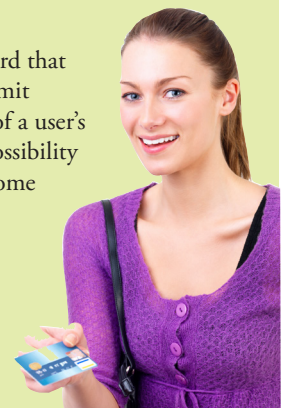


example, one day you may be able to complete your purchase with a simple press of a finger - no card needed. Fingerprint readers, similar to the ones included on new iPhones, are relatively inexpensive and could easily be included in merchant terminals.

Consider that most consumers, when shopping online, already have account information stored with various merchants, making the plastic card unnecessary when online shopping.

One Card Fits All.

A single credit card that would store and transmit information from all of a user's accounts is a future possibility being considered by some in the credit industry. Although currently expensive, over \$100 apiece, it is likely that such cards will fall to affordable price levels in the future.



Spare Change



Shoppers Pick Paper Coupons Over Digital According To Study

Today's consumers are using various methods to find discounts and deals, but they haven't ruled out old-fashioned coupon-clipping just yet.

According to recent findings by CreditCards.com, over 60 percent of shoppers who took part in a recent survey admitted they would prefer to clip coupons from the daily paper, advertising circulars or other paper sources rather than use apps or other digital methods to score discounts or deals.

Approximately 17 percent of survey participants said that they prefer online discount codes, while 15 percent most often use coupons or discount codes via smartphone or app.

According to CreditCards.com, paper coupons are just as popular with younger consumers as they are with older adults. It is estimated that over 80 percent of American consumers use coupons for discounts at least occasionally.

More Cellphone Robocalls Forecasted?

A report by MarketWatch revealed that a new provision in the proposed federal budget could open the door for more companies to make cellphone robocalls.

If amended, the Telephone Consumer Protection Act guidelines would be loosened to allow auto-dialed robocalls and texts for the purpose of collection

on debts owned or guaranteed by the federal government. This would include debts such as some mortgages, taxes and federal student loans.

Over 200,000 complaints were reportedly received by the Federal Communications Commission (FCC) last year regarding unwanted auto-dialed phone calls. Those complaints prompted the agency to examine ways in which consumers could be protected from such robocalls.

However, if the budget bill and robocall provision are passed, it is possible that anyone who owes government debt could begin receiving those automated calls as soon as next summer.



UCAN Successful In Dealing With Creditor Harassment

The success of any creditor harassment case depends a great deal on how active consumers are in dealing with inappropriate behavior on the part of a creditor.

Previously, a consumer enrolled in a debt settlement program that included UCAN's services began receiving harassing phone calls from a collection agency regarding credit card debt. The client took swift action by reporting the excessive phone calls promptly to UCAN staff.

With the help of UCAN and an affiliated law firm, the client was eventually awarded over \$1,000 for damages due to the harassment. In addition, the client's credit card debt collected by that agency was forgiven.

In a separate case, another client was able to secure debt relief on four of her accounts totaling \$4,700. Additionally, that client was able to obtain a settlement of \$28,500 due to creditor harassment.

These success stories show how crucial it is for debt settlement clients to be proactive in their programs. The importance of actively collecting information, such as voice mails from collectors that seem to be crossing the line, cannot be underestimated.

If you believe you are being harassed by a collector it is important to take the following steps:

- **Remain Calm:** As difficult as it may be, try to remain calm when speaking to collectors. Try to concentrate on recording the events as they occur for your records and to share with UCAN.

- **Log All Information:** During or immediately after the conversation, it is extremely important that you take note of everything that was said.

Include as many details as possible and remember to include the caller's telephone number along with the date, time and location of the call. If you have the name of the person you spoke with as well as the company's name it is also very helpful. Remember that all details can be used as evidence in a court of law.

- **Use Your Debt Collector Call Logs:**

Clients should submit their detailed call logs for UCAN to review every 1-2 weeks.

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 their file for possible further use by UCAN or, as needed, by the attorney network.

- **Keep Communication Open:**

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 play us the recording if the collector left a message. If we believe your situation requires legal review, we will forward your matter to an attorney for review.

- **Continue To Be Proactive:** You should continue to keep written records of any further communication that you have with the collector in question. Be sure to notify UCAN if any other problematic encounters occur.

You may reach UCAN's knowledgeable consumer advocates at 1-877-462-8226 or 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.



Keep Budget In Mind When Holiday Shopping

Getting ready for the holidays when you are on a debt management plan can be challenging. There are ways to enjoy the festivities without breaking your budget.

Save On Food

- Combine in-store specials with coupons for extra savings.
- Make sure you have non-perishable items on hand now so that you aren't running around closer to the holidays when the stores will be busier.
- If you are hosting a meal, consider asking your guests to bring a side dish or a dessert to save time and money.
- Generic brand foods are most often just as good as the name brand and they can save you money.
- Remember to freeze leftovers and use them creatively in meals and lunches.
- Finding good prices on items like flour and sugar and then baking from scratch can save you money on dessert.



Shopping

- Avoid the frenzy at the stores by shopping online. Compare prices of items with several retailers before purchasing.
- If you aren't sure what to purchase for someone consider whether that person owns a pet.



If so, you could put together a basket containing animal necessities and fun, frugal treats.

- If re-gifting is acceptable to you, consider passing on a like-new, unopened item that you don't need. Make an effort to pair your gift with the interest of the receiver.
- Exchange gifts with friends and family by holding a frugal gift swap with a budget-friendly limit. Bring small, unwanted gifts that you do not want or know what to do with and see if they're a better match for others in your group.

Prepping For Next Year

- Remember to keep the holiday season in mind all year. Consider gifts all year round for items that your family and friends would like. Don't count out practically-new items at thrift shops or even garage sales.
- If you have a garden, canned or pickled items might make special holiday gifts for the special people in your life. If you are crafty, consider making personalized tote bags, jewelry or other homemade gifts throughout the year in anticipation of the holidays. For ideas try Etsy.com.
- If you can, purchase wrapping paper and trimmings along with Christmas cards when they go on sale the day after Christmas.
- Make lists, cut coupons, watch sales and plan menus all year. When you find a good price on freezable or non-perishable items purchase now so that you will have it on hand when you need it or when the holidays close in.

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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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