

# Road to Financial Freedom



## Feeling Financially Unorganized? Change It Up!

**D**o you sometimes feel that monetary matters such as spending and bill payment rule your life? Being more organized financially could help you make great strides toward your future financial goals, whatever they may be. We're here to help with tips for keeping everything in order.

**Budget, Budget, Budget.** Not a volume of this newsletter goes by without the importance of budgeting being mentioned. Use free budgeting and savings apps like Acorns, Mint, You Need A Budget, Level Money, or the BudgetSimple website to help keep track of bills and purchases. Most of these sites and apps can also help you target your financial goals and work



toward them by keeping all of your financial information in one place.

You can also use basic software such as Microsoft Excel, Microsoft Money or Quicken to organize your finances. If you are a purist, a tried-and-true, old-fashioned check register might work best for you. Choose whatever works and

begin today! Just knowing you have a budget in place and all of your financial information being tracked might help you feel less stressed and more in control.

**Create A Financial 'To Do' List.** You probably keep track of your daily appointments, so why not do the same thing for your finances?

Create a checklist at the beginning of each month that includes every bill and financial obligation that you need to pay. Keep this list where you will see it often – on a calendar, on your desk, in a bill paying "area" or a file on your computer.

If you get paid bi-weekly, make a list of what is due and needs to be paid out of each check. You could mark your goals as 'High Priority', 'Medium Priority' and 'Lower Priority', if it would help you organize things better.



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## Monthly Financial Goals

### High Priority

Write down things you need to pay for now such as utility bills and living expenses, groceries and immediate necessities.

1. Gasoline
2. Rent/Mortgage
3. Car Payment
4. \_\_\_\_\_
5. \_\_\_\_\_

### Medium Priority

List financial obligations that you need to save for but aren't immediate such as a gift for a friend's upcoming birthday, etc.

1. Retirement Savings
2. Emergency Fund
3. Children's Activities
4. \_\_\_\_\_
5. \_\_\_\_\_

### Lower Priority

Include savings goals for the future. For example, do you anticipate rewarding yourself with a budget-friendly treat when the holiday sale season arrives?

1. Christmas Fund
2. Vacation
3. Home Repairs/Updates
4. \_\_\_\_\_
5. \_\_\_\_\_

# Spare Change

## National Survey Explores Financial Attitudes Of Consumers

**C**redit bureau Experian recently announced results of a survey that focused on nationwide feelings about personal finance.

Over 40% of those who participated in the survey indicated that they feel more positive this year about their finances than they did last year. However most of those who responded feel stressed about their income, debt reduction and retirement investments. According to Experian, here are a few other results from the study:

**Budgeting And Spending.** 50% of the respondents said that they made an impulse purchase approximately once each month. 70% of those impulse buys took place when respondents said they found a good deal on an item. Remember, if you are prone to impulse buy, it's only a good deal if it's something you need and will use.

**Personal Finance.** Most Americans who took the survey (74%) said that they "sometimes" felt anxiety when thinking about their financial situation. This may be due to the fact that over 40% of those surveyed reported earning less than they thought they would be five years ago. If you are having trouble making ends meet on your current salary, consider finding an extra source of income. Remember to live within your means so that you avoid taking on more debt.



**Debt.** Respondents (36%) said that lack of cash flow was the main reason that their credit card debt kept adding up. Over 25% of respondents reported overspending as the reason for high credit card balances. Remember that debt prevents you from living your life to the fullest. Try to charge only what you know you can pay off in full each month. ✂



## Are You A Coupon Whiz? Take This Quiz!

**T**est your coupon smarts by answering the following questions:

1. People who use coupons typically end up spending more than they need to. **True/False**
2. When a manufacturer coupon displays a product in the picture, the coupon is good for that product only. **True/False**
3. You are only allowed to print one e-coupon per download. **True/False**
4. Store "A" publishes a manufacturer coupon in its circular. You would be allowed to redeem this coupon at Store "B" as well. **True/False**
5. If you want to use a coupon for a particular service, you need to let the company know when you call to get an estimate. **True/False** ✂

## Inspiring Thoughts

**"I am content; that is a blessing greater than riches; and he to whom that is given need ask no more." - Henry Fielding**

**B**eing grateful for what you have, may help you save money and lead you closer to living a simpler life. Take solace in your family, your pet, or a special treasure that brings wonderful memories and happiness to mind.

Make a list of things you own or things in your life that make you feel happy and at peace.

Taking a careful inventory of your possessions can help you see where your spending trouble spots may lie. This is a good place to start realizing how your money can be spent more wisely to satisfy your needs rather than wants. For example, when the urge hits to go shopping, look in your closet and start organizing.



When you see how much you actually have, you might think twice about buying more. If you discover that your wardrobe really does need an overhaul, think about ways you can mix things up to make old outfits look updated. Inexpensive accessories could add interest to clothing you've had for a while.

Once you begin to focus on the things you already have instead of what you don't have, you may find your spending habits changing for the better.

Appreciating what you already own can also help you change your perspective about spending in various areas of your life.

Try to begin making money work for you instead of against you! ✂

## Quiz Answers

1. **False.** If you use coupons wisely you could slash a sizable portion of your bill. However, you should only use coupons on products that you need. Don't buy something just because you have a coupon for it.
2. **False.** Read all fine print on your coupon. If it states "any variety" or similar wording you should be able to use the coupon for anything in the product line.
3. **False.** Most manufacturers allow you to print two e-coupons (also known as "bricks") at a time from their site. But keep in mind it is considered fraud to make photocopies of e-coupons.
4. **True.** Sometimes a supermarket will put a product on sale at the same time a competitor offers a coupon for it. If you watch closely for this you could try combining the manufacturer coupon from one store with the sale at the other and possibly save even more.
5. **False.** Try not to reveal that you have a coupon for negotiable services until you get a first quote. If a company knows you have a coupon they could mark the price up first before applying your coupon to it.



# Spruce Up Your Surroundings On A Budget

Even while you are paying off debt, there are many things you can do around the house to change it with a fresh look until you can afford your dream home. Take a look at these money-saving tips to give your current surroundings a pick-me-up.

## Inside Your Home

Give your furniture a new look with the addition of colorful pillows using unique fabrics.

If you have the most basic of sewing skills, you could even update pillows yourself. Check your local fabric store's remnant table for inexpensive fabric choices.



Pick out some of your favorite snapshots, print them out in several sizes and display them in antique or inexpensive photo frames. You can usually find frames of all shapes and sizes at discount stores, thrift shops or flea markets.

If you have furniture that needs a simple fix, try doing some easy do-it-yourself (DIY) repairs before you replace it or spend money to fix it. For example, bring leather furniture back to life by polishing with a little olive oil or patch/stitch small tears in the fabric of an upholstered piece.

If your couch cushions are saggy and losing their shape, the high heat of a steam cleaner might help restore them. If that doesn't work, pull the foam out of each cushion, purchase some inexpensive quilt batting from your local fabric store, and wrap your saggy cushions in the quilt batting to plump them up. If you have the kind of cushions that are filled with loose stuffing, refill them with polyester fiberfill.

Lighting can be a cost-effective way to transform any room. Visit salvage yards and places like Habitat for Humanity ReStore to find lighting that fits your budget and living space.

If you are crafty, visit Homedit.com and click on the "DIY" tab. You could also visit



DIYnetwork.com for make-it-yourself ideas using unusual, fun items you may already have around the house!

Cabinets, shelves and walls can be refreshed with a new coat of paint. Check your local home improvement center to see if they have discounted paint available or watch for the sales. You may luck out with a discounted paint that another customer didn't like after mixing it and it might be the perfect fit for you! If your cabinets need a facelift, replacing the old drawer pulls or knobs with new ones is an easy fix that could change the whole look of your kitchen. Also, don't rule out spray paint for some smaller projects!

## Outside Your Home

A well-kept home gives a nice first impression to anyone passing by. Your front door is a focal point so you might want to try a fresh coat of paint in a new color for extra 'pop' or add an inexpensive door knocker or doorbell if you don't already have one. Pay attention to the area around your front door.


Adding some colorful, potted plants and keeping them watered would help make your entryway more inviting.

Repurpose unique objects as plant containers. Old boots or shoes and even old soda bottle crates can make great planters. Check out TheGardenGlove.com for even more ideas. If you love the vintage look, try to find fun, budget-friendly vintage items that could double as planters. For example, do you have old tool boxes that you no longer know what to do with? Why not plant a trio of bright plants in them!

Whatever you choose, make sure the item has adequate drainage by drilling a hole in the bottom or lining the bottom with gravel.



## Second-Hand Items For Extra Savings

Salvage yards can be treasure troves for lighting fixtures, paint, appliances, shelving, sinks, cabinets, flooring and other home improvement items. When you go to a salvage yard, think outside the box and let your creativity roam. For example, an old door could be turned into a table, a room divider or a new headboard. A window can also take on new life as a coffee table. You could also remove the glass and replace it with a mirror. If you don't find anything you like on your first trip, be sure to check back often as salvage yard inventory is constantly changing. 

# Financially Disorganized? Change It Up!

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Feel free to use the chart on Page 1 and tailor it to your individual needs and goals.

If you have trouble remembering when your bills are due, perhaps it would help to get a calendar and highlight all bills and due dates. You could keep the calendar in a place where it catches your attention.

If possible, pay bills or other payments due in that pay period, on the day you get your check so that your "High Priority" obligations are out of the way and you won't forget later on.

Once you pay something, check the goal as 'accomplished' on your list. Making sure your bills and important obligations are paid, will help you avoid costly late fees and other penalty costs.


**Create A Filing System.** You can use some of the previously mentioned apps or websites to keep track of financial information or get a small, inexpensive filing cabinet to keep financial statements and

documents safely organized.

Label individual folders to hold tax returns, bank and other account statements, insurance forms, policy information and ownership documents. Consider filing other information such as warranties or service contracts, as well as instruction manual, for items in your home.

Filing all receipts in a multiple pocket expanding file with alphabetic tabs can help give you easy access to them when you need to find them in the future.

If you make a purchase and you don't get a receipt, write it down and file your note so that all of your spending is documented.

**Find Someone To Help You Stay Motivated.** Do you have a family member, spouse or a trustworthy friend who could help you stay organized? If you include others in your financial organization efforts, it may foster financial learning for everybody involved, while offering you more support at the same time. 

## Facts For New Clients

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.

For example, a previous 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 then share this 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](mailto: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. 



## Company Announcements



### Opt-In Text Updates

Century wants to open as many lines of communication with you as possible to keep your program running smoothly. We have a new text update program to contact you with vital account information. If you are interested in opting-in to receive text messages on your mobile device, please login to your MyCentury portal or contact our Customer Service department today.

### Secure Document Upload

Century has added an efficient feature to the MyCentury client portal. The secure document upload feature allows you to quickly and easily send your program documents to our team while logged into your portal. This eliminates a step of mailing or emailing the documents and they are placed safely into your MyCentury program page.

### Approving Your Settlement Offers

Did you know you can approve your settlements online? Managing your settlement offers online is an easy way to keep your program progressing efficiently, without having to call in. The MyCentury portal has been updated and you can logon from the homepage of the Century website at [centuryss.com](http://centuryss.com).

When there is a settlement awaiting your approval, you can review the details and approve it immediately on the MyCentury portal or via text. If you haven't registered for MyCentury or opted in for texting, please do so today.



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