

The Road to Financial Freedom

Don't Be A Minion: Make Money Work For You!

Learn how to control your finances instead of allowing them to control you!

Track Daily Expenses

Maintaining a daily money log is a great way to find the spending weaknesses in your budget. Start by writing down any kind of income you receive. You can also use basic computer software such as Excel to log your financial data or a financial app of your choice. Keep track of everything you purchase and how much it costs.



Evaluate Your Spending Habits



Track your expenses for several weeks to get a clearer picture of where your money is going. Spending weaknesses are different for everybody. Look through your list of purchases for expenditures that may seem insignificant, but eat at your budget in the long run. Seeing how some of your expenditures stack up over time may help you realize how much money you could save by cutting back on some things.

Reevaluate What You Really Want

Subtract necessities such as rent, car insurance and food from your total income. Consider what you have remaining. Take a look at what you've tracked and evaluate how much you spent on non-necessities during your tracking period.

Try to divide your expenses into categories and budget a set amount of money for that particular category each month. For example, all grocery store purchases can be classified under your food category. If your grocery budget is \$200 per paycheck, you could set that cash amount aside using an envelope system.



Seeing the cash and knowing that once it is gone you won't have any more for that category until your next paycheck may help you decide what's important and what isn't.

Tame Impulse Buys



Once you determine your true needs and wants, make a shopping list and stick to it.

Keep in mind that you don't have to limit your list to groceries only. You could create an ongoing list of planned purchases as well.

Whenever you are tempted to purchase something, be sure to check your list. If you don't see the item you want, try to remind yourself that you don't need it. Carrying cash only may help you curb impulse purchases if you are a visually-based person. Then you can remind yourself that what you think you need will take away cash that could be used toward a true necessity or something you really want.



Achieving Goals

Budgeting your money is a practical, rewarding skill that can help you attain financial freedom. Once you master the basics, you no longer need to see money as the enemy. Rather, it can be a tool to help you achieve your goals and dreams!



Taking Control Of Your Finances

- Save money by buying in bulk
- Consider purchasing generic rather than brand name items
- Don't be afraid to negotiate for the lowest price
- Avoid making impulsive or unplanned purchases
- Pay bills on time to avoid late fees and penalties

• Reevaluate your needs when it comes to cell phone and cable television extras

• Revisit your budget periodically to make sure you stay on track

• When you achieve a financial goal, be sure to reward yourself with a budget-friendly treat



Spare Change

Tips For Better Thrift Shopping

Here are a few tips to help you find the best clothing deals at thrift stores and yard sales.

Think Ahead. Look through your closet and consider what you will need in the coming season. Consider going two seasons if you wish. The more time you give yourself, the more likely you will be able to find what you need without having to pay retail price.



Make A List. The saying “here today, gone tomorrow” really applies to thrift shopping.

You may want to try to visit your favorite thrift shops at least once a week so you have the best chance of finding items as they are put on the sales floor.

You could ask a manager how often merchandise is taken to the sales floor so you know the best

times to shop.

Make sure you stick to purchasing things you need. Many things can be very tempting at thrift shops. But keep in mind that most of those treasures aren't necessities.

Pay Attention To Sales. Most thrift shops have special sales, such as Family Days or Senior Days, when clothing is cheaper. In addition, some stores may offer discounts on clothing with a specific color tag. Pay attention to sales and feel free to ask an employee if things aren't clear.

Leave Time To Look Things Over Carefully. When you are thrift shopping, you can have the luxury of looking carefully for better brands that might be better quality. Remember to try items on as many thrift shops do not accept returns. Be sure to avoid purchasing garments with stains, holes or imperfections unless you can easily fix them.

Debt-Buyers Agree To Settlement



The Consumer Financial Protection Bureau recently settled charges with two large bad-debt buyers involving alleged illegal debt collection activities.

According to the CFPB, the companies in question collected payments for unverified debts and pressured consumers with lawsuits and untrue statements.

The settlements reportedly include millions in consumer refunds and fines. Both companies also agreed to stop collecting on over \$100 million in consumer debt. As part of the settlement, the companies also must redo the way they collect debts and practice litigation. Both companies maintain that they followed relevant laws but agreed to settlement.



Inspiring Thoughts

Comparing yourself to others is like comparing apples and oranges. You are unique. No one is exactly the same as anyone else. Even twins have differences!

It is especially common for people to compare themselves to others when it comes to finances. Perhaps you've seen a neighbor or close friend purchase a new car, wear a new outfit or go on an expensive vacation. Do you start feeling bad about yourself because at this time your finances don't give you that kind of freedom?

The inherent problem with comparing yourself to others, especially when it comes to finances, is that you are never going to know the real truth. You are only seeing what others want you to see.

If you find yourself in the comparison trap, try

to remember that people are more likely to share the positive aspects of their life. Those aspects may be exaggerated or completely fabricated.

Here are a few tips to help you stop comparing yourself to others:

- Try to keep reminding yourself that you are taking necessary, responsible steps to fix your financial situation and learn better habits. You have no idea whether or not your friend or neighbor really is working within his/her budget – no matter what they say to you.

- Avoid putting unnecessary pressure on yourself. If you aren't in a position to purchase a new car or a new house right now, it doesn't mean you never will be able to do so. With

proper budgeting and discipline you can achieve financial freedom at your own pace. Instead of thinking about what you don't have, try to consider how you've grown since you entered your program. What have you learned? What goals do you plan to achieve?

- Change Your Perspective. When you find yourself thinking about what others have, remember your own blessings.

- Consider focusing your energy on being the very best person you can be. Strive to grow and know that you will achieve your goals when the time is right. Remember the saying “Patience Is A Virtue”!

“You must quit looking at what you don't have and start believing that all things are possible.” - Joel Osteen

Tips To Help You Save On Daily Tasks

When you are trying to cut costs in more obvious areas of your life, you may not think about the cost of less common tasks. Here are a few ideas to consider.

Make Local Food Choices.

Local businesses can give back to the community through



wages, municipal taxes and purchases from other neighborhood businesses. If you shop at farmer's markets or stores that sell locally-grown produce, meat and poultry; you're not only helping local farmers, you're also saving the gas costs required to transport fruits and vegetables to larger stores.

Home Canning. It is possible to turn fresh tomatoes and fruit from your garden or local farmer's market into a year's worth of home-canned tomato sauce or jam. For instructions on

how to do your own home canning and to sign up for a free newsletter with tips and recipes, visit FreshPreserving.com.

Home Baking. Consider baking in bulk and freezing what you can't eat now. Watch for sales on cooking staples such as whole wheat, white and barley flour, corn meal, baking powder and other items which can keep for longer periods when properly stored. Yeast should always be used when fresh.

Try thrift stores for inexpensive baking tools and storage supplies.

The Home Baking Association offers recipes and information at HomeBaking.org.

Use Your Leftovers. Remember the old saying, "Waste not, want not"? Use your leftovers creatively! You could add leftover vegetables to soups, toss them into a stew, make a stir fry, or take them to work for lunch. If you dine out, some restaurant portions can be large. Ask for a carryout container and turn one meal into two!

Continued On Page 4



What We Do, What We Don't Do

It is easy to assume that UCAN and your settlement company perform the same tasks. However, their roles do differ. UCAN specializes in consumer advocacy issues.

For example, we assist with collection calls, threatening messages, or any other collector harassment that you may be receiving. Your settlement company handles any questions regarding your debt settlement program, negotiations, or financial inquiries.

Below is a detailed list of UCAN services and functions. We hope this information helps you become more familiar with our part in your debt settlement program.

What We Do

- As our valued client, we can provide you with comprehensive information regarding the debt collection process.
- We communicate directly with collectors in an effort to cease abusive practices.
- With your help, we track illegal and unfair collection practices and preserve any such evidence for your benefit.
- In situations where there is an identifiable and concrete instance of collection harassment, UCAN can send the matter to an attorney network for possible legal action against the collector.



- UCAN offers an informative web site located at www.ucan.net. This site contains useful and relevant information concerning consumer advocacy issues.

What We Don't Do

- UCAN is not a law firm.
- UCAN does not file lawsuits on behalf of clients.
- UCAN does not assist clients with credit reporting problems. For example, we do not have the authority to remove false information from a client's credit report.
- UCAN does not assist clients with general consumer law issues such as unethical car dealers or retailers, repossession issues, housing issues, etc.
- UCAN cannot stop ALL creditor/collector phone calls. However, we can offer helpful techniques to alleviate much of the call volume you may receive from collectors.

We hope this information helps you become more familiar with our role in your debt settlement program.

UCAN offers toll-free telephone support. You may contact us at 1-877-462-8226. We are available Monday through Thursday 9:00 a.m. to 6:00 p.m. EST and Friday 9:00 a.m. to 5:00 p.m. EST. Our FAX number is 1-877-895-7577.

The Beauty Of Baking Soda

Here are a few ways to use baking soda as an important household tool. For more great ideas, check out "Arm & Hammer Baking Soda: Over 100 Helpful Household Hints" by Christine Halvorson.

• Clean encrusted grease and food on roasting pans by dampening the pans with hot water and sprinkling with baking soda. Let sit for approximately one hour, and then sponge off.

• Stainless steel sinks and other surfaces can be cleaned with a baking-soda paste or by sprinkling baking soda directly onto a sponge or clean cloth and scrubbing the surface. Rinse and buff dry. For a light, gentle scent sprinkle the baking soda on half of a lemon and scrub.



• If you are out of detergent try substituting a cup of baking soda.

• Smooth rough and hardened calluses and heels by massaging with a paste of three parts baking soda per one part water.

• For a simple, daily deodorant, dust banking soda under your arms using a powder puff.

• Boost your bleach by adding ½ cup baking soda (only ¼ cup for front-loading machines) with the usual amount of bleach to increase whitening power.

• A ½ cup of baking soda in the toilet bowl will work for light-duty cleaning. Let sit for 30 minutes and then brush.

Save Money On Daily Household Tasks

Continued From Page 3



Laundry. Try using less detergent or consider skipping detergent completely for less-soiled loads. Try to use the cold water setting as often as possible. According to the National Resources Defense Council you could save up to \$100 a year on electricity by hang drying your clothes. If you do use your dryer try

not to let your loads run dry for too long and make sure you remove dryer lint regularly.

Beauty Tricks. Try using jojoba or coconut oil to remove eye makeup. However, be aware that a little goes a long way. Remember to be extremely cautious so that you avoid getting any of the oil in your eyes.

Doing Dishes. Consider hand-washing dishes and letting them air dry. If you have a dishwasher, you might save money, water and electricity by selectively using the pre-rinse cycle or other special settings. Instead, hand wash larger pots and pans and rinse off any food from dishes prior to putting them in the machine.

Save Paper. Instead of using paper towels, consider using rags for dusting.

Also, try to avoid the cost of using paper plates. Save money on printing



costs by only printing what you really need to and saving other documents as PDFs.

Cleaning Supplies. Simple, inexpensive and nontoxic ingredients can help you save money and the environment. For example, white vinegar, lemon juice, borax and baking soda can remove stains and other household grime. Be sure to read the article on baking soda uses on page three of this newsletter.

All-Purpose Cleaner

After warming two cups of water add one teaspoon of borax, 1/2 teaspoon of washing soda (available in the detergent aisle) and one teaspoon of liquid castile soap (such as Dr. Bronner's). Shake well before using.



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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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