



1-800-655-6303

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Welcome to the Freedom Debt Relief monthly newsletter! As part of our ongoing goal to enhance our services, we will be sending you a monthly newsletter filled with interesting articles and helpful financial tips and advice. We hope you enjoy this issue, and that you find the enclosed information helpful as you continue on the road to financial freedom.

## Inexpensive DIY Fixes To Spruce Up Your Surroundings



You don't have to spend a lot to beautify your living space. Here are a few ideas that might help you make a big difference without breaking your budget.

### Home

- **Postpone Buying New.** According to [www.HGTV.com](http://www.HGTV.com), you could consider simple fixes for furniture or household items before purchasing something new. For example, a fresh coat of paint could revive a plain, tired looking end table. Check with home improvement stores for paint returned or rejected because the color was not what the buyer expected. These cans are usually sold at a fraction of the cost. Local salvage yards may also have paint at lower cost.



- **Add A Burst Of Color.** Consider lining kitchen cupboards with brightly colored contact paper for a fresh, fun, inexpensive upgrade. Your local discount or dollar store might have various options to choose from.

- **Create Visual Interest.** Try to put photos or pictures you love in unexpected places. For example, hang a cluster of photos in a nook or on top of a doorway.

- **Get A Grip.** A unique lighting fixture or other accent might give your kitchen, bedroom or bathroom an entirely new look. Visit salvage yards and flea markets to find lamps, lighting supplies and other home décor items available for lower cost.

### Garden

- **Curb Appeal.** A well-kept lawn and walkway as well as flowers and shrubs give a nice first impression to anyone passing your home. According to *This Old House* magazine, pretty, purple lavender plants can be an attractive, fragrant and inexpensive choice to beautify any landscape, porch or garden.



- **Space Savers.** If you do not have the yard space for a garden, a small indoor herb garden can be just as rewarding. You could plant seeds and watch them grow or buy small plants and transfer to a pot or window box. Herbs do well indoors and are great to incorporate into meals instead of paying higher prices at the grocery store. Hanging plants are also an option for those with little yard space. Regular yard maintenance and the care of plants, herbs and flowers can be a family activity.



- **Creative Container.** Repurpose items as plant containers. Old boots or shoes and even old soda bottle crates can make great planters, according to [TheGardenGlove.com](http://TheGardenGlove.com). 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.

## More Ways To Lower Costs



Some of your home improvement projects can require simple, do-it-yourself fixes. However, if you don't possess the knowledge for a project that's absolutely necessary try to shop around for the most affordable rates and work with your contractor to help save money.

- **Reuse, Repurpose.** Consider asking your contractor if they have extra materials from previous jobs. They may not always have exactly what you were looking for, but they could have a reasonable replacement that might be quite a bit cheaper.

### Keep Plumbing And Outlets In Place.

According to [MSNBC.com](http://MSNBC.com), relocating plumbing and electrical outlets can be expensive. It might be a good idea to plan your project or remodel around your current layout.

- **Mind Your Budget, Help Others.** Check to see where your nearest Habitat for Humanity ReStore is located.

Also check your local classifieds, [AuctionZip.com](http://AuctionZip.com) to or do a web search to find building supply auctions (type Building Material Auction and the state in which you live).

You may also want to check for federal government surplus and seized property sales as



well as state and local surplus property sales.

You should do your research prior to an auction to make sure you actually get a good deal. Also, it would be wise to avoid getting caught up in a bidding war so you don't end up overspending and going over budget.

# Be Aware Of 'Less Is More' Marketing

Some manufacturers are reportedly using new packaging to make it look like you are getting the same amount of product when, in reality, you are getting less.

This 'less is more' approach by companies is definitely on the rise according to Money.MSN.com. Anything from bags of chips to cookies, laundry detergent and peanut butter are now smaller.



As more companies redesign packaging to pinch inches off of their products, buyers who are pinching pennies are becoming

more frustrated. Here are a few ways to try to get your money's worth on your next grocery shopping trip.

**Be Aware Of Unit Price.** If you are the type of buyer who looks at price rather than package weight, try to consider being more conscious of unit price.

Most stores list unit prices somewhere on the shelf tag. Check the product's packaging to determine its weight and then compare to similar items to determine which would be a better buy.

**Use Apps To Track Prices.** Money.MSN.com suggests using apps like ValueTracker and Sharky Shopping to help track per-unit prices on your favorite purchases.



**Try Other Brands.** Some store or generic brands are much less expensive than name brands – possibly up to 25 to 30 percent less.

**Be Aware Of New Packaging.** A new, streamlined packaging design may indicate a change in product quantity. Always try to look at the weight of the package and check the unit price. You may have to deviate from your normal brands to get the best deal but it could save you money.

**Improvise.** This might be a great money saver especially if you enjoy cooking and trying new things.

For example, you could make your own taco seasoning with spices you most likely already have. Per FamilyFreshMeals.com take 1 tbs. chili powder; 1/2 tsp. each of dried oregano, paprika and garlic powder; 1/4 tsp. each of onion powder and crushed red pepper flakes; 1 1/2 tsp. of ground cumin; and 1 tsp. each of sea salt and black pepper.

**Think Big.** Cook in large batches and freeze for later.

**Look For Sales.** Purchase items when they are on sale. Also, try to combine coupons with sales whenever possible.



## Inspiring Thoughts

**The human race has one really effective weapon, and that is laughter.**

**- Mark Twain**

When you are struggling with adversity, the above quote by Mark Twain may be a little hard to swallow at first.

However, could laughter offer you a way to cope with the adversity or setbacks you may be facing? Perhaps a funny movie, phrase, memory or book could help you get through the difficult times and give you the break you need to put your thoughts into perspective.

If you've seen the movie 'What About Bob?' you probably remember Bill Murray as Bob Wiley, a lovable character who has developed an obsessive compulsive disorder as a result of his various fears. His therapist, Dr. Leo Marvin (played by Richard Dreyfuss) tells Bob to go on a vacation from his problems and suggests he also take 'baby steps' to overcome his anxieties. This advice inspires Bob to try new things and make an attempt to overcome his fears. Perhaps you can take some baby steps of your own and see where it leads you.

If you are struggling with debt, you could start with small goals. Identify where you tend to overspend. Try keeping a budget and maintain the willpower to stick to it. If you feel overwhelmed, start small. For example, turn off lights when you aren't using them, dine out less, use public transportation or carpool if possible. Small steps like these could end up having a big impact on your budget. Also, setting small attainable goals, achieving them and seeing a positive difference in your life is an accomplishment that you can be proud of.

Finding the positive in a situation could make a difference in how we tackle a problem, and most of all how we learn from it and move forward.

Financial freedom is possible. Reaching any goal can be a difficult task, but a little laughter might help you as you take the baby steps you need to make your journey a successful one.



**Make it a goal to save your spare change on a regular basis. At the end of the year, you may be able to make an additional deposit to your reserve account.**

# Budget-Conscious Ideas For A Memorable Wedding



According to TheKnot.com, the average cost of a wedding last year topped \$28,000. Beginning married life with the least amount of wedding debt can be a reachable goal. Here are a few money-saving ideas.

## The Date

**Pick The Date.** Think about having your wedding in the off-season between November and April to save money. Or, you and your fiancée might consider exchanging your vows close to your favorite holiday at a special locale such as a historic site or restaurant. Think of sites you both enjoy that may already be decorated beautifully.

**Think Fun And Frugal.** If you and your fiancé have a common interest, a theme wedding can be less expensive if you don't go overboard.

For example, if you and your fiancé have a special shared interest add that into the wedding festivities. Feel free to add your own personal touch to your special day but remember to shop around before deciding on any final purchases to make sure you are getting the best savings

## The Details

**Be Your Own Wedding Planner!** You may save money by doing your own research and using the internet to find do-it-yourself tips. You could also get advice from other brides on blogs and online forums.



**Think DIY.** Consider enlisting the help of family and friends to make your own invitations. Be sure to check online before you shop to see if the particular store offers weekly specials or coupons. For invitation ideas, check out websites such as MeridianBride.com or WeddingChicks.com.

**Food For Thought.** A simple cocktail party, brunch, lunch or tea reception might be easier on your food and beverages budget. Perhaps you

could ask your family, friends and social network contacts to see if someone does catering or baking as a side job. You might also consider culinary art schools for inexpensive cakes.

**Picture Perfect.** Again, consider using social networking to see if you have a friend who is a skilled photographer? Consider asking him or her if you can work with them on an affordable price to take wedding photos. Many photographers give you options to purchase and own the file of photos they take. Then you can print what you like at printing stores that offer sales and specials on wedding packages.

## The Dress

**Fashionably Frugal.** Try to opt for affordable, yet fashionable, styles that won't break the bank. Look for off-the-rack sales at bridal shops instead of custom-made dresses. Consignment shops that specialize in bridal and evening wear will have barely used dresses at huge discounts.

**Vintage Vixen.** If you love vintage style, you might want to wear your mom's dress or have an old dress altered to fit your style. Many vintage and once-used bridal gowns can be found at thrift stores or online at places like eBay or ShopGoodwill.com.

## The Decor

**Flower Power?** Candles can add a special, romantic touch to your wedding and may be a less expensive alternative to flowers. However, if flowers are important to you try purchasing them from a local farmers market and design your own bouquets. You can search online for 'DIY Floral Bouquets' for advice. Or, if you love the outdoors, consider exchanging your vows in a garden or park which is naturally decorated with an abundance of flowers.



# Spare Change

It is likely that you have already heard about the Heartbleed security bug which has impacted a large variety of popular Internet companies. Over the past two years sensitive personal data, usernames, passwords and credit card information has been risk.

Many of the companies that were victimized by the Heartbleed bug have reportedly put security measures in place to prevent further damage. However, it is wise to change your password if you have an account on one of the major sites listed below:

**Social networks** – Facebook, Instagram, Pinterest, Tumblr.

**Other companies** – Google, Yahoo.

**Email** – Gmail, Yahoo Mail.



**E-commerce** – Amazon Web services (for website operators; Amazon for shoppers was reportedly not affected), Etsy, GoDaddy.

**Entertainment** – Flickr, Minecraft, Netflix, YouTube, SoundCloud.

**Government** – USAA.

**Other** – Box, Dropbox, GitHub, IFTTT, OKCupid, Wikipedia, Wunderlist.

According to Business Insider, a large number of Android smartphones – those that run 4.1.1 Jelly Bean – are susceptible to the security bug. To see what version you have try going to the Settings Menu, then check the About Phone option. You should be able to see what version of Android is running and also check often for software updates.





# Client Reminders

## Mark Your Calendar For Your Draft Date

Please mark your calendar on the dates your drafts are scheduled and make sure the funds are available to be drafted on those dates.

Missing drafts can have a negative impact on the success of your program as it limits our ability to negotiate settlements for you.

Have you considered splitting your draft in half and setting it up on a bi-weekly or semi-monthly basis? Many people find it easier to budget and stay on track with their program with a smaller draft amount twice per month. Contact Client Services to find out how.

## Visit Us On The Web

Did you know that you can access your FDR account online?

You can view your accounts statuses, view upcoming drafts, submit customer service requests, and more.

To access your online account, go to [www.fdrclient.com](http://www.fdrclient.com) (you can also access by clicking the "Clients" link at the bottom of any page on [www.freedomdebtrelief.com](http://www.freedomdebtrelief.com)). Once there, if you already have an online user account, enter your email address and password to sign in. Otherwise, click the link "Register Here" and follow the instructions to validate your information and create a user account.

## Please Inform Us Of Creditor Changes

From time to time your accounts may move to a different creditor or collection agency during your program. This is a natural part of the process and can actually help our ability to negotiate a favorable settlement for you. It may happen that you

receive notice of such a change in the mail before FDR itself is notified.

If you receive such a notice, please forward it onto our customer service department (via email, fax or mail), or give us a call to update us.

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