



1-800-655-6303

- Thinking Like The Wealthy Can Help You Save! • Inspiring Thoughts
 - Client Reminders • Spare Change
- Taking Care Of Furry Friends When You Are On A Budget
- Paying On Time Crucial For Staying Out Of Debt

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.

Wealth-Building Secrets Can Help You Avoid Debt

Have you ever noticed that many people who are wealthy don't show it?

For example, consider if you've ever met or heard about someone who only shopped second-hand, lived in an unassuming home and didn't have all the latest gadgets only to find out later he/she was extraordinarily rich.

According to Kiplinger.com, many people who are "invisible rich" practice discretionary spending. They choose wisely how to spend money and avoid things that defeat their savings goals.

Taking a look at discretionary spending may help you avoid debt and put a sizeable chunk of money in the bank once you graduate from your debt resolution program.

Pretend To Earn Less Than You Do



Remember that you will never get ahead if you overspend your income. Keep in mind that getting caught in the paycheck-to-paycheck cycle is one of the leading causes of debt.

Right now you want to set aside as much money as possible to deposit into your debt settlement account.

Following the completion of

your program it may be a good idea to continue making your 'settlement account' deposit into your personal savings for greater financial freedom.

Use An Online-Only Account As A Saving Option

Online banks are gaining in popularity. In addition to their many benefits, you may be less likely to withdraw the money if you use an online bank.

If you choose this option you may want to start out by depositing \$5 in your online savings account the first month and add on from there. It may not seem like much but if you stay disciplined the money can add up over time.

There are a variety of online banking options to choose from however Money.USNews.com suggests Ally Bank, Discover Bank, GE Capital Bank and CIT Bank.



Live 'Smaller'

Contemplate individual adjustments you could make that could lead you to a balanced budget and better peace of mind.

For example, have you thought about moving to a less expensive home or apartment? Or, maybe you've considered carpooling or using public transportation most or all of the time until you pay off your debt.



Good Money Habits To Foster

Stay Current With Payments. If you fall behind on payments you create a cycle of late fees and unnecessary charges. Resolve to be more financially organized so that you avoid the late payment cycle. See that article on page 3 of this newsletter for more tips.

Make A Workable Budget. Revisit your financial goals every so often to readjust your limits/goals if your financial situation has changed. You are more likely to make better financial decisions if you are budgeting and you know exactly where your money is going.

Keep Learning. Take advantage of any educational tools offered through your debt resolution program. Consider taking financial education classes at the local community college if it fits into your budget. Observe people who have a healthy spending philosophy and follow their lead.

Avoid Impulse Purchases. If you get the urge to purchase, consider doing so for up to a week. Look at your budget and financial responsibilities that are necessary. Before you buy, be honest with yourself if the item in question would add to your life or make it easier.





freedom
DEBT RELIEF
Client Reminders

Mark Your Calendar For Your Draft Date

Please mark your calendar on the dates your deposits are scheduled and make sure the funds are available to be deposited on those dates. Missing deposits can have a negative impact on the success of your program. Many people find it easier to budget and stay on track with their program with a smaller deposit amount twice per month. Contact Client Services to find out how.

Please Be Prepared For And Respond To Our Correspondence

Be prepared to be contacted by one of your negotiators to approve the settlements that have been negotiated for you. It is necessary that you respond promptly to our notice by either replying to your negotiator's email "I Approve", reply to our text message, visiting us on the web via your client dashboard at www.fdrclient.com, or calling our Client Services Department at (800)655-6303, option 3 to approve the settlement verbally.

Please Keep Your Contact Information Updated

In order to work effectively for you, we need to have updated e-mail and phone contact information.

If your contact information has changed and you want to update us, please visit the Client dashboard at www.fdrclient.com, call Client Services at 1-800-655-6303 or email support@freedomdebtrelief.com.

E-mail:
support@freedomdebtrelief.com

Customer Service:
1-800-655-6303, Option 3

FAX No:
650-393-6800

Hours of Operation:
Mon-Thurs:

6:00 a.m. – 6:00 p.m. PST
Fri: 6:00 a.m. – 5:00 p.m. PST
Sat: 7:00 a.m. – 11:00 a.m. PST

Keep Pets Healthy, Happy On A Budget

When it comes to pet care, keep in mind that an ounce of prevention may be equal to a pound of cure. Here are a few suggestions.

Talk To Your Vet. Take your pet to its annual checkup if at all possible. Inform your vet of your financial situation. Yearly vet exams can recognize small problems that can lead to expensive health issues for you and your pet down the road if not detected.

Before your appointment, you could list questions and concerns you have regarding your pet's care. Being prepared beforehand could eliminate the need for extra visits.

Health Care. If pet health insurance does not fit within your budget consider asking local veterinary schools or animal welfare organizations if they offer services for a lower cost. Also, remember to ask your vet about reputable online programs that might save you money on medications. Better Homes and Gardens suggests choosing a site with Vet-VIPPS accreditation.

Feeding Your Furry Friend. Ask your vet about balanced foods and proper feeding amounts. An obese pet is more likely to suffer from diabetes, disease and joint pain, leading to expensive vet visits throughout its life. Consider purchasing food and/or litter in bulk. This may appear to cost more at first but calculating the unit cost could save you money in the long run.

Spay And Neuter. Animals that are not spayed or neutered may be more likely to suffer health and behavioral problems. Contact your local Humane Society or shelter, explain your financial situation and see if they can offer resources. Many municipally-operated animal shelters in the U.S. offer free or low-cost spay/neuter and vaccination programs.

Keep Pets Restrained. When pets are controlled and out of harm's way, they are less



likely to suffer injuries or contract diseases that could harm their overall health.

In addition, consider keeping your cat indoors. If you own a dog, make sure it is always on a leash, in a fenced area or under responsible supervision.

DIY Grooming. Be prepared to ask your vet or other professional about proper ways to trim your pet's nails yourself to save money. Consider giving your pet a bath at home.

Dental chews formulated to control buildup on your pet's teeth could be available at your local pet store. It might also be a good idea to check that the treats are accepted by the Veterinary Oral Health Council (VOHC).

Special Services.

The free Pet Care Services app can help you research and compare rates for animal hospitals, pet sitters and groomers in your area.



Shop Smart. Eliminating extras like pricey carriers, expensive treats or fashionable 'doggie' couture can really make a difference.

Toys are important for pet exercise and activity, but they don't necessarily have to cost a lot of money. Someone with a little creativity and basic sewing skills can make accessories or soft toys such as a simple catnip pouch.

Pet-Proof Your Home. Some plants and household items could be toxic for your pet.

Make sure to store houseplants, cleaners, antifreeze and other poisonous substances safely out of reach.

Keep A Pet First Aid Kit.

List phone numbers of your vet, emergency animal hospital, and American Society for the Prevention of Cruelty to Animals (ASPCA) Poison Control Center (888-426-4435) on the inside of a box. Include a digital thermometer, hydrogen peroxide, eyewash, bandages, antibiotic ointment, tweezers or any other item that could help your pet in an emergency.



Paying On Time Crucial For Staying Out Of Debt

Some banks may report missed payments to credit reporting agencies (CRAs) even if the payment was fewer than 30 days late and even if the late paying event is not a frequent occurrence.

According to CreditCards.com most lenders report accounts as late when a payment is not received by the next due date. In other words, you have totally skipped a payment for that particular month.

Reporting to a CRA that a customer is late immediately after the payment due date is unusual but it may happen. Especially if you make a habit of not paying bills on time. Try to remember that a pattern of lateness is worse than a singular mistake.

Whether your late payment actually gets reported can also depend on different factors such as whether or not you have been a responsible borrower in the past.

You have probably considered improving your credit report and score once you graduate from your program. Keep in mind that payment history can have a big impact on your credit report.

The list of banks, lenders, insurance companies, employers and other



entities that utilize credit report information is on the rise. Since the information on your report is in demand by more individuals or companies, more criteria is being reported to the bureaus.

It is crucial to be financially organized. In addition, you should keep debt levels low enough so that you can afford to pay all bills in full and by each respective due date each month.

Consider this: A single late payment alone may not have a detrimental affect your credit score. However, continuing the habit of paying late, even if it's only by a few days, will most certainly have a more significant effect.

Have you made payments late in the past? If so, it would be wise to check your credit history at some point to see if the late payments have been reported. If they have, they may be on your credit report for seven years.

However, as time goes on, that missed payment may have less of an impact on your credit score.



Spare Change

Future Predictions: Health Care Tops Labor Market

Looking for a college major that will yield profit? Or perhaps you desire a career change?

According to a new report by the United States Department of Labor's (DOL) Bureau of Labor Statistics the fastest-growing occupations in coming years will be in the health care field.

Report findings revealed that service-oriented sectors, such as health care and social assistance, are expected to account for almost 95 percent of all new jobs added through 2024.



Some of the top 15 fastest-growing jobs included:

Wind turbine service technicians; occupational and physical therapy assistants; home health aides; nurse practitioners; statisticians; physician assistants; operations research analysts and personal financial advisors.

According to the DOL, other occupations adding new jobs include the retail sector and food services.

Cable Company Shames Late Payers On Social Media

If you've already read the above story regarding late payments perhaps you've considered whether or not you have been guilty of this budget-busting habit.

However, if you have made a late payment before it's likely that you never had your misdeed posted by the company on social media. A news report has revealed that a Canadian cable company recently posted a list of overdue customers' names and delinquent balance amounts on its



social media page, then listed the information on community pages of the social media network.

According to a representative, the company in question took action after customers' continued promises for payment never came through.

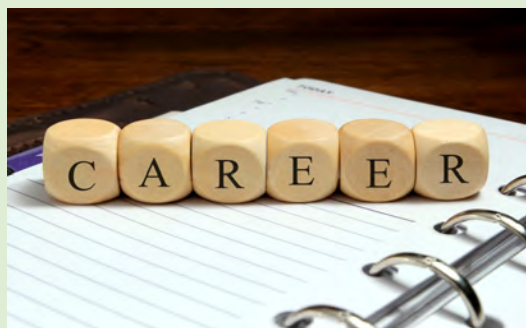
"We always got excuses from everybody," reportedly the representative. "Promissory notes and everything, and it never arrived. So we found the most effective way (to get payment) was to publicly post the names."

The move to print the names on social media did, of course, spark outrage. And the posts were eventually removed from the site in question.

"I thought that it was kind of illegal for her to be posting the people in arrears," said one man who reported the action to the Canadian Broadcasting Corporation. "And there's better ways to go about it."

Reportedly, Canada's Personal Information Protection and Electronic Documents Act "allows organizations to use or disclose people's personal information only for the purpose for

which they gave consent."



Inspiring Thoughts

Next time you feel on edge remember that there are ways you can calm down to regain peace of mind.

Control Your Breathing. According to best-selling author and whole-body health proponent Dr. Andrew Weil, “4-7-8 breathing” can help calm you down quickly.

To try this technique, place your tongue against the ridge of tissue just behind your upper front teeth and hold it there throughout the exercise. Exhale completely. Close your mouth and count to four while inhaling through the nose. Hold the breath for seven counts. Then, let the breath go out through the mouth for a count of eight. Repeat the cycle three more times.



Slow Down. Practicing yoga or other stretch-based exercising, in combination with “mindful breathing” has been proven to slow heart rate and calm the body.



Spend Time With A Pet. Spend time with a special animal friend when your mood needs a boost. Look at the world through their eyes. You will most certainly find yourself smiling!

In times of great stress or adversity, it's always best to keep busy, to plow your anger and your energy into something positive.

– Lee Iacocca

Listen To Music. Put on your favorite song and dance to the beat. Even if you prefer soothing classical music, listening to any kind of tune that uplifts your spirits can make a difference in your outlook.

Meditate. Find a quiet place and about 10 minutes all to yourself at the beginning or end of the day. Unplug all of your technological devices and try your best to avoid or limit any other interruptions. Try to sit by yourself, pay attention to your breathing and observe your thoughts.

Change Your Perspective. Many of us are our own worst critics. Consider turning negative self-talk around to a more positive message. For example, take time to stop and evaluate your thinking periodically during the day. If you find that your thoughts are mainly negative, think of ways to put a positive spin on them. A good rule to follow would be to not say anything to yourself that you wouldn't say to anyone else.

The Freedom Debt Relief newsletter is published by The Premier Institute for Financial Freedom. Photos courtesy of Shutterstock.com and iStock.com. While articles in this newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.

Visit us on Facebook,
YouTube, Twitter, and Google+.



We post free tips, tools, and videos on our social profiles everyday! Feel free to join the conversations between our employees and clients as we share the latest information on debt help and consumer finance.



FB/FreedomDebtRelief



+FreedomDebtRelief



@freedomfamily



Freedomdebtrelieftv

1875 South Grant Street • Suite 400 • San Mateo, CA 94402 • Phone: (800) 655-6303 • FAX: (650) 897-8800