

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.

Benefits of Shopping Online



Malls and department stores may not be bustling with as many customers this holiday season. According to Deloitte's 23rd Annual Holiday Survey, online retailing will continue to grow this holiday season, with a record 71% of consumers spending at least part of their holiday budgets on the Internet. The survey shows that difficult economic conditions are a factor in the Internet's continued growth. More than one-third of consumers say they will shop more online in order to save on gas. In addition, because of the economic environment, more than half will be on the lookout for free shipping offers from online retailers. The tips below discuss in detail some benefits of shopping online.

Enjoy the convenience. Before the days of online shopping, you may remember battling crowds, standing in long checkout lines, and fighting for parking spaces at a busy mall. These type of hectic environments may trigger stress and cause consumers to make impulsive or extravagant purchases. Shopping online allows you to browse the Web in the privacy of your own home. You may be more likely to make rational purchasing decisions and stay within your budget when you do not have to worry about diving on a store shelf for the last toy that is in demand. As mentioned previously, making purchases online can also help you save money on gasoline. According to a survey from the National Retail Federation, 23% of the participants claim that they shop more online because of high gas prices.

Take advantage of free shipping.

Shipping fees can be one of the hidden costs of ordering items online. However, according to a survey from the National Retail Federation, 78% of online retailers plan to offer free shipping with conditions during

this holiday season. Many online stores require customers to spend a certain amount of money in order to receive free shipping. This is a great perk, but be careful of using free shipping as an excuse to buy extra items that you may not need. For example, if you only plan to spend \$25, think twice before you spend \$50 just to receive free shipping. Visit www.freeshipping.org for a list of offers from more than 850 stores.

Compare prices. As more consumers shop online, many price comparison sites gain popularity. You type a keyword or product name in the search field and your results will consist of online stores that have the item in stock along with the selling price. Comparison shopping sites may save you time and money because you can see which retailer has the best price without visiting many web sites. Some popular comparison sites include <http://shopping.yahoo.com>, www.shopzilla.com, and www.pricegrabber.com. When evaluating your results, Forbes.com recommends researching lesser known companies before purchasing products from their site.

Read reviews. Many retailers give customers the opportunity to rate products they purchase by writing an online review. Visit large companies such as www.walmart.com, www.target.com, and www.amazon.com to read reviews. In addition, there are several web sites such as www.epinions.com, www.measuredup.com, and www.buzzillions.com that allow consumers to rate customer service and product experiences on a wide range of merchandise and stores. Reading online reviews may help you make informed buying decisions because customers tend to be extremely honest when they are asked for their opinion. If you come across a negative review, realize that this product may not have been the right choice for one particular person. However, if you see a list of unfavorable comments

that describe how the product broke the next day or was too difficult to assemble, you may want to keep this in mind as you make your purchasing decision.

Find coupon codes. Coupons codes are the online version of the paper coupon. During the checkout process, many retailers allow you to enter a code, which will help you save on your purchase. Many sites such as www.couponcabin.com and www.retailmenot.com offer lists of coupon codes. See if you can find a code for a particular merchant before completing your online purchase.



ONLINE SHOPPING SAFETY TIPS

- **Do not access sites through email links.** Even the most official-looking e-mail messages can be fraudulent, so access online accounts only by typing the institution's Web address in a browser.
- **Vary your passwords.** Try using variations on one password—the best passwords use a combination of at least eight letters, numbers, or punctuation symbols.
- **Research the company.** It is easy for almost anyone to create an e-commerce site. Before ordering, the FTC recommends that you have a physical address for the company and a phone number in case you have a question.

For more tips, visit the FTC-sponsored site at www.onguardonline.gov.



freedom

DEBT RELIEF

Client Reminders

Please keep us updated with any changes to your contact information! In order to work effectively for you, we need to have updated e-mail and phone contact information. This allows us to give you updates on settlement activity and get additional information that may be necessary to complete settlements. Make sure you have provided us with valid and current e-mail addresses in addition to day and evening contact. If your information has changed and you want to update us, please call our customer service support line listed below.

Tax Debt? If you owe money to the IRS and would like information on how to reduce your tax debts, please contact our sister company, Freedom Tax Relief at 1-800-455-6TAX. Our tax attorneys and tax specialists are eager to immediately start helping you resolve your tax troubles. In addition, existing FDR clients are eligible for a \$100 referral bonus if they refer someone to Freedom Tax Relief.

Customer Service Phone No:
1-800-655-6303

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

E-mail:
support@freedomdebtrelief.com



We want your ideas!

What do you want to see in the newsletter? We welcome your input. Email your ideas to info@piff.org.



Inspiring Thoughts

"[The holiday season] is not a set of dates. It is a state of mind."

-Mary Ellen Chase

As the holidays approach, lively decorations will make malls sparkle and festive trees will transform an ordinary city into a winter wonderland. You may also adorn your home with glowing holiday lights and glittery garland. All of this scenery creates an extraordinary holiday dream.

In the past, this magical environment may have clouded your senses and compelled you to show your holiday spirit by overspending. All of this holiday hoopla could practically force the most practical person to charge excessively. However,

Frugal & Simple Homemade Gift Ideas

Making gifts for loved ones may be a frugal alternative to buying items in stores. Our tips below list some inexpensive ways to make personalized gifts.

A picture is worth a thousand words. Photographs of loved ones always make great homemade gifts. A special photo in an attractive frame is something your recipient can view throughout the year. Also, at this time of the year, many stores sell gifts that you can easily personalize with photos. Drugstores and discount stores may have items such as inexpensive coasters and clocks in which you can insert your photos. You may also want to check with the photo department inside retail chains and see if they can quickly create reasonably priced photo gifts. For example, the photo center at Walgreens (<http://photo.walgreens.com/>) can imprint photos on such items as calendars, mugs, and pencil holders. If you are proficient with computer software, you may also want to visit your office supply store to see if they sell t-shirt transfer paper or stickers that you can insert in your home printer. You can then create unique projects such as t-shirts and address labels that feature family photos.

when bills arrive in January, some individuals may regret their holiday kindness.

Since you made a commitment to be debt-free by joining a debt settlement company, coping with all of the holiday hype might be quite challenging at times. The desire to make a child happy with an expensive toy or the urge to make your house have the most festive decorations on the block could easily destroy your budget.

Amidst all of the breathtaking surroundings and the "once in a lifetime" mall sales, many people lose sight of the true meaning of the season. During the upcoming holidays, explore different ways to reduce your expenses and still enjoy the festivities. For example, consider homemade gifts that are inexpensive, yet priceless treasures that come from the heart. Spend more time with friends and family. Organize a neighborhood caroling event or volunteer in your local community to help the less fortunate. If you have children, limit their holiday wish list to what you can afford. As a parent, do not feel as though you are depriving them. Instead, realize that you are showing them the true meaning of the holidays while still being generous.

All in all, enjoy the sights, sounds and merriment of the holiday season while keeping your finances in perspective. After the holidays, you can look forward to a year of new beginnings and becoming one step closer to financial freedom.

Presentation is everything. Make a gift basket that corresponds with someone's interests instead of buying an expensive pre-packaged gift set. For example, give someone a gift card that would allow them to rent a movie at a video store and then fill the gift basket with snack items. Who says that you have to use a basket? Think of creative ways to use containers. A car enthusiast may like a bucket filled with auto cleaning supplies.

Give the gift of time. Giving of yourself is sometimes worth more than what money can buy. You may consider making simple coupons for favors and services that the recipient can redeem throughout the year. For example, give new parents one free night of babysitting per month so they can go out. Offer to watch a family pet while they go on their yearly vacation. If you have a special talent, offer a coupon for your services. Hairdressers can offer free haircuts. If you have a lot of computer knowledge, give several lessons to an elderly loved one about the features of the Internet.



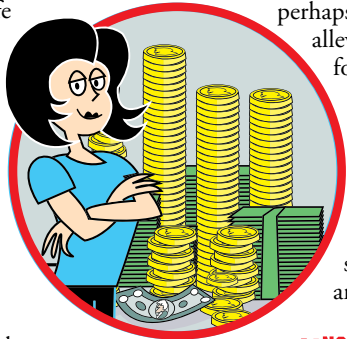


BOOST YOUR SETTLEMENT ACCOUNT



Throughout your debt negotiation program, you may be looking for ways to boost your settlement account so we can try to negotiate your debts as quickly as possible. Below are some simple techniques that may help you find extra money in your budget. We realize that everyone has a different set of circumstances. Therefore, the following tips are merely possible suggestions on how to build your settlement account.

TAKE A LUNCH. In the past, this newsletter has discussed the importance of taking a lunch to work rather than dining out everyday. Research shows that many consumers have been making this a habit. According to NPD, a leading market research company, weekday lunches carried from home reached a new high point in 2007, with adults, 18 and older, carrying some 8.5 billion brown bag lunches last year. Let's quickly do some math. Buying a coffee in the morning from a popular cafe in addition to ordering take out for lunch can easily cost \$10 per day. (In some areas, that amount may be on the low side.) An average month consists of approximately 20 work days if you have a 5-day week. As you can see, that could easily cost \$200 per month! You could probably bring your lunch to work for a fraction of the cost. Check out the calculator on the Community Bank web site at www.dodcommunitybank.com and then click on "Calculators" followed by the "Brown Bag Savings" link. Don't forget that all of those vending machine snacks that may seem like unnecessary spare change, can really add up over time.



RE-EVALUATE YOUR NEED FOR A LARGE NUMBER OF TELEVISION STATIONS. Having hundreds of channels at your fingertips has become quite the norm among American households. However, premium television services can become quite costly. It is not uncommon for a cable or satellite bill to reach \$100 or more if it is packed with all of the extras. Decide if all of those channels are absolutely necessary. Consider opting for basic cable services. This may sound extreme in this day

and age, but you may also consider eliminating cable completely. As of February 2009, you will no longer be able to receive any reception with an antenna because of the conversion to digital tv. But, you can visit www.dtv2009.gov to find out how you can get a coupon for a digital television converter. You may also be able to watch some tv shows online. Check out the web site for your favorite program or network to see if they have any episodes posted on their web site. You can also visit www.hula.com to watch clips and entire episodes of popular shows.

PUT HOLIDAYS AND SPECIAL OCCASIONS IN PERSPECTIVE. At this time of the year, you may receive a payout from your holiday savings fund (also known as a Christmas Club), or you may get a holiday bonus at your place of employment. If possible, consider putting some of these funds towards your settlement account. As far as gift-giving, consider having a gift exchange or perhaps just buy for children in order to alleviate the expense of choosing a gift for each adult. Many consumers are struggling during a bad economy, so some family members may appreciate this arrangement. Instead of buying holiday cards and paying postage, consider sending free e-cards from sites such as www.123greetings.com and www.e-cards.com.

CANCEL UNUSED SERVICES AND MEMBERSHIPS. Look over your monthly budget and see if you are paying for products and services that you no longer use. Costhelper.com estimates that gym memberships can average \$35 to \$40 per month. An alternative may be to discover ways to exercise on your own or find pre-owned gym equipment in classified ads. Also, consider canceling any subscriptions to magazines and newspapers that you may not read that often. Consider visiting the publication's web site to see if the same information is found online. Also, you may be able to read various newspapers and magazines at your local library.



Spare Change

News, financial tips, and other information regarding personal financial freedom

✓ **A cruel scam targets the elderly.**

The Better Business Bureau (BBB) urges families with elderly relatives to be on alert about a telephone-based scheme targeting seniors in what is being called the "Grandparent Scam." Across the United States and Canada, con artists are calling seniors, claiming to be a grandson or granddaughter who urgently needs money. Most cases involve a grandparent that receives a phone call from someone posing as one of his or her grandchildren. The caller claims that they are in some kind of trouble, usually an automobile accident, in the hospital, under arrest, or in need of bail money immediately. In a typical example, the caller says "Hi, Grandma, do you know who this is?" The grandmother may ask "Is that you, Nathan?" With that information, the caller makes his pitch of being in trouble and needing money. The BBB recommends that families explain the scam to elderly relatives, encourage them to hang up if they receive such a call, and warn them about the dangers of wiring money. If a family member has become the victim of this scam, BBB encourages people to file a complaint with local police.

✓ **Many children equate saving money with "super hero strength."**

More kids living in the U.S. associate the state of their piggy banks with "super hero" strength and stability, according to a new poll conducted by the financial literacy web site www.themint.org. The findings provide parents with an optimistic glimpse into the future, even as difficult economic conditions continue to grip the nation. When asked what they would do if handed a sum of money, more kids preferred saving over spending. More than half of the kids aged 17 years or younger (54 percent) said they would save all of their money and/or budget it carefully and slowly, compared to a small number (15 percent) who said they'd rather spend it as fast as possible. This site, www.themint.org provides fun activities, games, challenges, quizzes and tests for students and teens, helpful tips for parents, and entertaining programs and lesson plans for teachers to promote financial literacy.



Kids can eat for free!

The web site for Family Friendly America (www.familyfriendlyamerica.com) lists restaurants that allow children to eat for free. You can just visit their home page, click on the link entitled: "Kids Eat Free," and then choose your state from the drop-down menu. The site for the Coupon Divas also list many popular chain restaurants in which kids can eat for free. Visit www.coupondivas.com/kids-eat-free/ for more details.



Making the Most of Gift Cards

In recent years, gift cards have become a popular present among gift-givers. According to the National Retail Federation's 2008 Holiday Consumer Intentions and Actions Survey, 54.9% of consumers would like to receive a gift card this holiday season. Here are some ideas to keep in mind when using or purchasing gift cards.

Read the fine print before you buy.

Although NRF reports that 84% of the nation's top retailers have no expiration date or dormancy fees associated with their gift cards, it is still wise to read the fine print. Gift cards from credit card issuers such as VISA, Mastercard, and American Express are more likely to expire and tack on fees for activation, maintenance, and inactivity. This information may appear on the card itself, on the accompanying sleeve or envelope, or on the issuer's web site.

Report your card lost or stolen. If your card is lost or stolen, report it to the issuer

immediately. Some issuers will not replace the cards, but others will replace them for a fee. According to the National Retail Federation, improved technology has allowed some retailers to reissue lost gift cards if consumers have the original purchase receipt. Some stores also encourage gift card recipients to register their cards online so they can check their balance and receive a new card in the event that their gift card is lost or stolen.

Get cash for your gift cards. You may receive a store gift card as a present that you know that you will probably not use. In this case, you may consider getting cash for your gift cards at sites such as www.plasticjungle.com and www.swapagift.com. These web sites allow you to redeem some gift cards for a percentage of the card's balance. Visit each site for specific details. You also have the option of trading



your gift cards with other web site users.

Use your gift card wisely. If you received a gift card as a present, redeem it when you really need something. Don't purchase something in the first week just because you have "free money." For example, if you received a grocery store gift card, save it for when you are short on food money. A gas station gift card may come in handy when you have to travel a lot during a particular week. Discover ways in which your gift card can help you save money on necessary living expenses.

Watch out for scams. The National Retail Federation advises consumers to only purchase gift cards through reputable retailers and to be leery of cards sold on online auction sites. Many of those gift cards are counterfeit or obtained through fraudulent means.

Giving gift cards may be more costly.

You may think it is quick and convenient to buy primarily gift cards to give as presents. However, according to Bankrate.com, going overboard with gift cards could be a budget buster because you must purchase the amount of the card. You may be able to buy a more personalized gift for less money. For example, if a store is having a 20% off sale, you could save money on a \$50 sweater instead of buying a \$50 gift card.

The Freedom Debt Relief newsletter is published by The Premier Institute for Financial Freedom. 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.



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