

- Be A Minimalist: Enjoy Life More By Spending Less**
- Can Buying Store Brands Save You Money?
  - Buy Less By Taking Care Of What You Already Own • Spare Change
  - Inspiring Thoughts • Client Reminders

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.



# Be A Minimalist Enjoy Life More By Spending Less



**C**ontrolling your daily expenses and adopting a minimalist lifestyle can be an exciting and enlightening endeavor! Consider how spending and owning less could lead you to a more rewarding personal and financial life.

### Less Stress

The more we accumulate, the more overwhelmed we may feel. Financial difficulties may ensue if we acquire too many things we don't need.

Try to look around your home or living area. How many needs do you see? You probably have possessions that add joy to your life as well as a few practical items that serve a purpose and make your life easier. However, when you look around, do you also see things that you could do without?



“The fewer possessions you have, the fewer chores and worries you may have,” explained Francine Jay, author of ‘The Joy of Less, A Minimalist Living Guide: How to Declutter, Organize, and Simplify Your Life.’ “In other words, you have less to clean, maintain, repair, insure, protect and pay for.”

A good way to curb your spending habits might be to consider the consequences of each purchase before you spend your money. Think about whether an item you desire is a want or a need. It might be a good idea to give yourself 24 hours or more to think about whether a purchase is really wise or worth the cost.

### More Freedom

Creating a budget should give you an idea of how your income compares with your monthly

expenses. Once you take a good look at your spending habits consider what you can cut back on. You may try one of the free budgeting calculators at AARP.org (click on the Money tab and go to Money Tools).

In addition to cutting back on expenditures that could put your budget in danger, Jay suggests in ‘The Joy of Less’ to also consider what you already own.

“Every extra you purge from your life – be it an unused item, an unnecessary purchase, or an unfulfilling task – feels like a weight lifted from your shoulders,” said Jay, who also blogs about living with less at MissMinimalist.com. “When you’re not weighed down with stuff, or the debt used to pay for it, you’re more flexible, mobile, and able to take advantage of opportunities as they arise.”



### More Joy

Once you reflect on your spending habits try to find a way to focus on the joy of enough.

“I believe that true happiness comes from what we do, not what we have,” said Jay. “And the less stuff we have to fuss over, the more time we have for friends, family, community and the wonderful experiences in life.”

Try to envision a financial goal, such as debt resolution, and think about how good you will feel once you obtain financial freedom.

### More Money

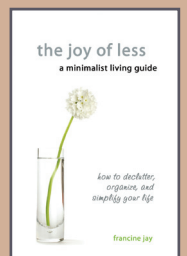
You might make extra money by selling unwanted possessions at a garage sale, flea market or consignment shop. If you are currently working through a debt settlement program you could deposit that money into your reserve account to get out of debt faster.

Stay on track. Once you have a plan in place to reach your financial goals, it is important to remain focused.



## Ideas For A Frugal Lifestyle

- **Be A Good Gatekeeper.** According to author and minimalist Francine Jay, you should analyze your spending. Examine all of your possessions and purchases, large and small. Try to avoid bringing anything into your home or life that doesn't have a positive, practical impact and isn't budget-friendly.
- **Consider Store Brands.** ConsumerReports.org revealed that some store brand groceries and their generic counterparts are manufactured by the same company. The only difference might be the packaging and the price!
- **Pay With Cash.** A recent report by MSN Money showed that shoppers could shave up to 18 percent off their bills when they use cash.
- **Utility Savings.** AARP suggests shopping around to get the most-cost effective coverage as possible on utilities such as telephones, electricity, gas, water, medications or insurances. You may be able to get adequate service for less than you think.





# Client Reminders

**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

## Our Commitment To Your Success

We are committed to your success and we want to make sure you have every opportunity to stay in contact with us throughout your program; whether it is visiting our website, sending us an email, or calling into our Customer Service Department. We will also reach out to you at certain points throughout your program – sometimes just to check in to see if you have any questions and sometimes to seek additional information that will help us in the negotiations process. If we miss you please call us back when you get our message.

### Share Your Successes!

Many of our clients like to share their success stories and we love to hear them. You can also follow us on Twitter and Facebook.

## What You Should Know About Your Rights

Make sure that your creditors are following the guidelines of the Fair Debt Collection Practices Act. If you feel you are being mistreated by a creditor, please call FDR's Customer Service so we can assist you. We have a special group internally that can assist with these issues called the Freedom Assistance Network.

\*\*\*

**E-mail:**  
[support@freedomdebtrelief.com](mailto:support@freedomdebtrelief.com)

**Customer Service:**  
**1-800-655-6303**

Connect with  
**Freedom Debt Relief** on  
**Facebook and Twitter.**



[www.facebook.com/FreedomDebtRelief](http://www.facebook.com/FreedomDebtRelief)



[twitter.com/freedomfamily](http://twitter.com/freedomfamily)

Connect with our staff, clients, and other in our social networks. Educational and entertaining news, articles, and videos posted daily. Have fun while learning money saving tips, tools, and information!

# Inspiring Thoughts

**If you want to be happy, set a goal that commands your thoughts, liberates your energy, and inspires your hopes.**

**- Andrew Carnegie**

Sometimes our financial decisions are influenced more by emotion than logic. The same may be true for the things we possess or the things we feel we need to own to be happy.

Some of us may purchase 'stuff' to boost our mood, help us feel like we belong to a certain group or portray a certain image. But in many instances, the more we own, the more complicated our life becomes. Sometimes when we feel more stress in our lives we find ourselves wanting to fill the void by shopping. This vicious circle could lead to more debt and more stress!

What possessions do you own that truly make you feel happy? It is likely that you have some possessions that add to your life and bring back wonderful memories.

If we use common financial sense and our budget plan allows it, there is nothing wrong with purchasing occasional items that could

add to our lives in a positive way.

However, perhaps you own 'stuff' that makes you feel negative, weighed down and overwhelmed.

If you are struggling with debt, you may even have possessions that cause you to feel resentment since purchasing them may have added to your difficult financial situation.

Try to think about what really deserves a place in your life. It might be a good idea to consider ways in which you can minimize debt in your life and work toward financial freedom.

Having enough to meet your needs can unlock the chains that might be binding you to a life of worry and debt.

Just think...if you were free of worry and debt, wouldn't you feel lighter and happier?



# Spare Change

## Tips To Help You Enjoy A Debt-Free Holiday

It is possible to spend wisely and give thoughtful holiday gifts with these tips from [Womansday.com](http://Womansday.com).

**Make A Budget List.** If you make a list of what you want to buy for each recipient and decide how much you can afford to spend for each item, you could avoid overspending once you get to a busy mall or store.

**Cash In.** Consider paying in cash for all gifts.

**Make Your Own Wrapping Paper**  
Consider using a roll of plain brown craft paper. Use stickers, rubber stamps, metallic ink or paints to make creative designs. Pretty ribbons or bows can add an extra touch. This idea could work for any gift-giving occasion, eliminating the need for you to purchase different wrapping paper tailored for every event.



# Buy Less By Taking Care Of What You Already Own!

Before you purchase wardrobe staples such as ties, shoes, dress shirts or jewelry consider whether or not you can save money by taking care of the accessories you already own.

**Shoes.** According to MSNBC.com, you could help avoid odor and extend the life of men's or ladies boots by sprinkling a little baking soda in each pair. You may also roll up newspaper and pack it inside your boots to help them keep their shape. Try to store good quality shoes and boots away from a heat source.



It is wise to polish and protect boots and shoes by using a cleaner/protector appropriate for the shoe's fabric. Organization may also help extend the life of your footwear. Shoe racks that hang on your door or slide under your bed are usually inexpensive and can be found at various discount stores and retailers.

**Clothes.** According to '10,001 Ways To Live Large On A Small Budget' by the writers of WiseBread.com, try to avoid folding clothes

that should be hung. Likewise, try not to hang clothes that should be folded. For example, it may be more appropriate to fold sweaters since hanging could force them to stretch out of shape. Alternately, men's or women's dress shirts may not do as well if they are folded.



Keep in mind that the fewer times you have to wash an item of clothing, the longer it will last. Unless a garment is especially dirty, you may not have to wash it after every use. A recent report on the Today Show revealed that blotting the back of your neck with rubbing alcohol could help prevent ring around the collar. If you are prone to accidents, the writers of WiseBread.com suggest purchasing an inexpensive stain remover pen for quick spot cleans. You can also remove lint and surface fuzz with an inexpensive lint roller.



When doing laundry, consider washing jeans and t-shirts inside out to preserve color and try

to separate darks and whites before washing. If you own clothing with hooks or zippers, make sure they are zipped or fastened before you throw them in the wash to avoid snags or tears.



Try to wash clothing in cold water as often as possible and consider hang-drying or removing clothing from the dryer when almost dry.

**Small Accessories.** MSNBC.com suggests being creative when it comes to storage solutions.

Men might want to consider weaving ties through the slats of a rack, ladder or trellis for storage and display. Keep in mind that shoe organizers can also work as storage options for items such as ties or belts.

For the ladies, ice cube trays or even plastic egg containers may be used to contain rings and small earrings. Or perhaps a candlestick holder could also be used to display and organize your bracelets.

Containers can be made from unexpected objects. These simple storage solutions can help protect your possessions and add years to their life.



## Presidential Money Quotes: Test Your Knowledge

Many of us worry about money and making ends meet. American presidents are no different. Take the quick test below to see if you can match the money quote to the United States president who actually said it. (Courtesy of CreditCards.com.)

1. "Never spend money before you have it."

- A. Thomas Jefferson
- B. James Polk
- A. Gerald R. Ford
- B. Jimmy Carter

2. "Wealth can only be accumulated by the earnings of industry and the savings of frugality."

- A. John Adams
- B. John Tyler
- C. Zachary Taylor
- D. Ulysses S. Grant

3. "Our present financial condition is without a parallel in history. No nation has ever before been embarrassed from too large a surplus in its treasury."

- A. James Monroe
- B. James Buchanan
- C. George W. Bush
- D. John F. Kennedy

4. "If a free society cannot help the many who are poor, it cannot save the few who are rich."

- A. Andrew Jackson
- B. Barack Obama
- C. John F. Kennedy
- D. Lyndon B. Johnson

5. "The circulation of confidence is better than the circulation of money."

- A. George Washington
- B. James Madison
- C. Bill Clinton
- D. Ronald Reagan

Answers: 1. A; 2. B; 3. B; 4. C; 5. B



# Can Buying Store Brands Help You Save More Money?

According to Investopedia.com the average consumer can save anywhere from \$200-\$1,500 per year by purchasing generic products. If you haven't tried them before, consider giving generic or store brands a chance. Here are a few to start out with.

## Cereal

According to Yahoo Finance many shoppers try generic cereals and discover that they taste the same but are much less expensive than their brand name rivals. For example, a 14-ounce box of corn flakes by one of the popular brand name makers can cost up to \$2.99, while some store or generic brands may be priced around 99 cents.

## Prescription Drugs



If you do a price comparison, you might see that generic versions of prescription drugs could cost between 20 to 80 percent

less than their brand name counterparts. Some consumers may worry that generic prescriptions are not be as safe as name brand drugs. However, according to Mint.com, pharmaceutical companies are required to use the same active ingredients in generic drugs as the brand name version and the same quality and safety standards apply to generic prescriptions. You should discuss with your physician generic alternatives to any medications you may be taking.

## Over-The-Counter (OTC) Meds

Generic versions of popular name brand OTC meds might contain the same active ingredients. And, just as with their brand-name equivalents, generic OTC meds must be approved by drug regulators. Allow time on your next shopping trip to compare ingredients on any medication you may be considering. You should also discuss options with your pharmacist.

## Basic Baking Products

Whether you need flour, butter or spices, generic baking staples should be comparable to



popular brands with one difference - a much smaller price tag. According to Investopedia.com the companies that produce generic single-ingredient items are required to follow the same production and storage regulations as the companies that manufacture brand name products.

## Fresh Fruits And Veggies

Consider locally-grown fruits and vegetables. You may see popular labels you recognize in your local supermarket but label-free produce may be fresher and could benefit your health and help local farmers.

## Household Items

When it comes to household items, such as plastic wrap, foil, bleach, household cleaners or garbage bags, some brand names may work better, however you may want to ask yourself if a less expensive product would adequately meet your needs.

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.



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