

Old-Fashioned Ideas Could Help You Make Budget History •
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Spare Change • Ways To Boost Your Reserve Account • Tips To
Tackle Poor Customer Service

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.

OLD-FASHIONED Ideas Could Help You Make Budget History



peppers or tomatoes. For ideas visit websites like www.thegardenglove.com and Better Homes and Gardens at www.bhg.com.

Go Local. 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 www.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 www.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!

Cleaning Supplies. Simple, inexpensive and nontoxic ingredients can help you save money and the environment. For example, white vinegar, lemon juice and baking soda can remove stains and other household grime. For recipe ideas simply type 'homemade cleaning recipes' into your internet search window. One site you may want to try is www.MakeYourOwnCleaners.com.

ALL-PURPOSE CLEANER

Mix together 1/2 cup vinegar, 1/4 cup baking soda and 1/2 gallon water. Use for removal of water deposit stains on shower stall panels, bathroom chrome fixtures, windows, bathroom mirrors, etc. Store in a cool place out of the reach of pets and children.

*Courtesy www.EarthEasy.com

It can be fun and interesting to look back at what our parents, grandparents and ancestors did to save money. Could any of those time-tested money savers help your budget?

Coupons. You can find coupons in your weekly newspaper or look for them on the internet. Although some retailers won't accept online coupons, a recent Chicago Tribune report revealed that searches on Google for 'printable coupons' and 'online printable coupons' more than doubled in 2009. Some sites for you to try include www.Coupons.com and www.Dealtaker.com.

Layaway. The old-fashioned practice of layaway is making a comeback according to Woman's Day magazine. Rather than buying something on

credit and having to pay interest, layaway gives customers the opportunity to put an item 'on hold' at the store and make payments until it is paid in full. Check with retailers to see if they offer this service.

Try Gardening.

According to 'How To Make The Garden Pay' by T. Greiner (1890), fresh fruits and vegetables from your own home garden can be beneficial to your health and budget. If you are short on space, a sunny window or balcony might provide the perfect place for a pot of herbs, zucchini,

COLONIAL BROWN BREAD

INGREDIENTS:

- 4 cups buttermilk
- 4 cups whole wheat flour
- 1 1/3 cups all-purpose flour
- 1/2 cup packed brown sugar
 - 1/2 cup molasses
- 4 teaspoons baking soda
 - 1 teaspoon salt

DIRECTIONS:

Preheat oven to 350 degrees F. Grease two 9x5 inch loaf pans.

1. Stir together whole wheat flour, all-purpose flour, brown sugar, baking soda and salt. Pour in molasses and buttermilk and stir until all of the dry mixture has been absorbed. Divide batter evenly between the prepared loaf pans.

2. Bake for 1 hour or until a knife inserted into the loaf comes out clean. Serve warm. Freeze extra loaf to enjoy later!



Spare Change

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

Free Museum Fun

If you're in the Chicago area and looking for something to do that's fun and free, you might want to check out www.MuseumFreeDays.com. This internet site shows you



which museums are free on what days. So far, only six major cities are featured - Boston, Chicago, Los Angeles, Miami, New York and San Francisco.

Although the most thoroughly-covered city on this site appears to be Chicago, there are some listings for the other five cities.

A calendar at the top of each city's page shows specific days and times that local museums offer free admission if there are any scheduled. If you scroll down each city's page, you'll see a longer list of museums that offer free admission at all times.

If you'd like to share info about a free museum or free entry in your area, www.Walletpop.com suggests emailing the information to feedback@museumfreedays.com. Be sure to write 'New Free Days Information' in the subject line.

If the site gets enough feedback, more cities and information could be added in the future.

Be Aware Of Census Scams

The 2010 Census questionnaire does not require you to reveal any personal financial

information such as bank account or credit card numbers or your Social Security number.

The United States Better Business Bureau advises people to beware of emails, regular mail, phone calls and in-person visits claiming to be Census Bureau-related and asking for financially sensitive information.

If you receive any form of communication involving the 2010 Census survey that requires you to divulge personal financial information, the U.S. Census Bureau advises you not to respond. If you receive a 2010 Census questionnaire in the mail go to the Census website at www.census.gov online to compare your survey with the official form there. If your survey doesn't match the 2010 Census survey online, it is a fake.

According to the www.census.gov, beginning May 1 Census employees may visit the homes of citizens who did not mail back their forms for the purpose of filling out the questionnaire in person. Keep in mind that a legitimate Census worker who comes to your door should only ask you the same questions that are on the survey. Do not divulge any personal information. If you're suspicious or don't feel safe, close the door and call the Census at 1-800-923-8282 to verify that the person is a legitimate Census worker.

More Ways To BOOST Your Reserve Account

Below are some suggestions on how to build your reserve account. We realize that everyone has a different set of circumstances. However, it is important to add money to your reserve account whenever possible so that you can obtain financial freedom sooner!

Cancel expensive gym and health club memberships.

Staying healthy and active are major priorities. However, a gym or health club membership can become a pricey monthly expense, especially if you find yourself not using the facilities that often.

Consider finding less expensive ways to exercise and stay in shape. For example, walk or jog in a local park with friends or family members. Do floor exercises while playing your favorite music. If you like fitness equipment, look in your local classified ads. Many people sell exercise machines for a fraction of the cost or may even give them to you for free if you haul it.

Consider purchases carefully. Today's society offers us so many options that it can be very easy to overspend on these we don't need. Clever advertising can sometimes make us feel that we can't do without a particular item. Sometimes certain purchases are beneficial for our health and well-being. However, before you make any purchase, other than food, clothing or basic needs, it is a good idea to think carefully if that item is really necessary. If in doubt, take a while to consider a purchase before you actually buy it. After thinking about it for a while you may decide you don't need it that badly after all.

Eliminate extra telephone features. Review your telephone bill. Do you have services such as call forwarding and three-way calling that



you do not use that often? Sometimes, representatives pressure customers to sign up for expensive packages that you may not need. Also, consider if it would be less expensive to use your cell phone and just keep basic service on your home phone or vice versa. Try not to pay for services twice if it is not necessary. For example, cancel voice mail on your home phone if you have the service on your cell. Also be aware of the extra costs that dataplans can add to your bill.

If you find that you are constantly exceeding your limit of cell phone minutes, contact your cellular company to see if they have other options that meet your needs.

Re-evaluate your need for a large number of television stations. Having hundreds of television channels at your fingertips has become quite normal among American households. However, premium television services can be costly. It is not uncommon for a cable 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, especially if you are able to receive good reception with an antenna. This decision would be quite a savings.

Special Circumstances. During the year there may be circumstances or occasions where you receive extra monies, such as a tax return or a work bonus. Putting additional funds toward your debt settlement program is a great way to use any additional money you receive. Not only is there no penalty or fee associated with putting additional funds towards resolving your debts, doing so should allow you to resolve your debt quicker than originally projected. If you receive extra funds, please be sure to contact your debt settlement company.

National Park Service Announces Free Days

According to www.BudgetTravel.com National Parks throughout the United States will offer visitors and guests free admission on two special days this year: Public Lands Day (Sept. 25, 2010) and Veterans Day (Nov. 11, 2010).



If you are a frequent park visitor and you'd like to save money, go to http://www.nps.gov/fees_passes.htm to find out about the America The Beautiful-National Parks and Federal Recreational Lands Pass. Discounted passes are also available to U.S. citizens over the age of 62, those with special needs or NPS volunteers.



Inspiring Thoughts

It is the sweet, simple
things of life which are
the real ones after all.”
- Laura Ingalls Wilder

Have you ever thought about how things would be if you could just live a simpler life?

Laura Ingalls Wilder is known by many as the feisty character portrayed by Melissa Gilbert on the long running television series 'Little House on the Prairie.'

Throughout her career as an author, rural journalist and essayist, Wilder drew material from her simple, happy pleasures growing up on the prairies of Kansas, Minnesota and Dakota Territory.

Cooking, cleaning, playing with her sisters, her first job as a teacher in a small, one-room schoolhouse and eventual marriage to Almanzo Wilder were just a few of her happiest memories. Despite adversities throughout her life, money could not buy the tremendous happiness and blessings those memories brought her.

Perhaps your spending habits have forced you to reconsider what is important to you. A recent New York Times poll found that more Americans are spending time finding enjoyment through basic pleasures.

If you are in a debt settlement program, you have made the first step to learn better spending habits. Perhaps you've already realized that focusing primarily on money and 'things' can suck you into a spending

spiral. Once you learn how to break free of this pattern, you might find yourself and your finances under a lot less stress.

Have you considered your favorite memories? Think about something fun and interesting you've accomplished or been a part of. It could be as simple as laughing with a friend or enjoying the companionship of a pet.

Many times, if we evaluate what money really means, we find that true happiness comes from the memories we make for ourselves. A wise spending choice may be made on something that enriches our lives and leaves us with a lasting, happy memory.

So ask yourself how you can make your money work for you. As you work through your debt settlement program, you could learn tools that could help you use your money to boost your well-being and begin a more positive financial future.



Creditor Calls

If you are receiving harassing creditor calls, please remember to use the script that was provided to you in the Welcome Package that was sent shortly after your enrollment. If you do not have a copy of the script or if the creditors are continuing to contact you, please get in touch with our customer service department.

Keep Account Info Up To Date

FDR needs to have accurate and complete account numbers for all of your creditors.

If you did not provide FDR with complete and accurate account numbers at the time of your enrollment, please contact our Customer Service department.

View your account online. View your FDR program overview online at www.fdrclient.com. If you have not yet created a username and password, follow the instructions. Your username will be the first email address you use to log onto the client website. It must be an email address that we have on file for you. When you log in for the first time, you will receive a link in an email to set up your password. You will then have access to many important features!

E-mail:

support@freedomdebtrelief.com

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

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Freedom Debt Relief on
Facebook and Twitter.



www.facebook.com/FreedomDebtRelief



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!



Tips To Help You Tackle Poor Customer Service

A study by US News and World Report revealed that the average American business loses 15 percent of its customer base each year due to customer service issues. What should you do when you have a bad shopping experience?

Act Quickly And Calmly. Take a deep breath and stay calm. Presenting your complaint professionally can add credibility to your argument. Ask for a manager, supervisor or

customer support specialist as quickly as possible to explain your situation.

Be Positive. Are you a frequent shopper or do you do a lot of business with the particular company in question? If so, it may be a good idea to start the conversation in a positive light, perhaps saying something like, "I'm a frequent shopper and normally have a great experience dealing with (company name), however this time was different." Make sure whoever you speak with knows that you would like something done about the problem.

Be Prepared. Try to know what you are going to say ahead of time. According to a recent Today Show report on customer service, shoppers should keep track of all documentation and receipts and have them ready if necessary. If you are doing frequent business with a company it may be a good idea to keep a record of all your interactions.

Write A Letter. If you do not get satisfaction from immediate managers or supervisors, in some cases, it may be necessary to write a letter to the president or chief executive officer of a company. If this is the case, you

can try finding contact information by calling the main office of the company or visiting the company's website.

If you write a letter, try to be polite throughout the explanation of your complaint, but make sure you are specific about the details of the incident and be firm. If you need help, try checking out a sample complaint letter at www.consumeraction.gov under 'How To File A Complaint.'

Remember Your Options. If you do not get any satisfaction from who you try to contact, you may also file a complaint with the Better Business Bureau, Federal Trade Commission or even with your state government.

In addition, you can contact the state consumer affairs department, state attorney general's office and county district attorney's office where the company is located.

For more information and other steps you can take, visit the Consumer Action website at www.consumeraction.gov.

CUSTOMER SERVICE	
Excellent	<input checked="" type="checkbox"/>
Good	<input type="checkbox"/>
Average	<input type="checkbox"/>
Poor	<input type="checkbox"/>

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