

Don't Let Poor Spending Habits Derail Your Budget • Inspiring Thoughts • Client Reminders • Spare Change • Home Sweet Home: DIY Tips Can Save You Money • Fun, Frugal Ideas For Kids

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.



Don't Let Poor Spending Habits Derail Your Budget



If you've ever been guilty of poor spending decisions, here are a few ways to get back on track.

Get A Financial Plan And Set Goals

Without a plan and a clear financial goal, how can you expect to make financial freedom a reality? Setting short, medium and long-term financial goals might break things down for you and help you visualize what you plan to accomplish.

Once you've done this, ask yourself what you need to do to make your goal a reality. Keep in mind that setbacks and financial emergencies can happen. Try to stay focused and don't give up!

Stick To Your Budget

Consider your income and your expenses. Try to keep all of your purchase receipts and track your spending. Look at your budget as something positive you are doing for yourself. Let it guide you toward resolving debt and attaining your goals.

According to www.GetRichSlowly.org, you don't have to make major changes in your life. However, it is important that you stick to your budget and avoid spending more than you make. If you don't have the cash to pay for something, you might not really need it as much as you think. You can 'treat' yourself once in a while, but remember to spend wisely and only purchase what you can use or what you need.

expires, you may find you don't really need what you wanted in the first place.

Put Needs In Front Of Wants

Do you feel the need to keep up with the latest new gadgets? Do you fall victim to in-store or online sales promising great items for a low cost?

Try to be realistic about your earnings and what you can afford. Also, think carefully if the 'newest and latest' is really necessary in your life. You could think about using cash only for a while to see if it works for you. Try to avoid buying something simply because it is on sale. If you don't need an item and you won't use it often, it may not be a 'good deal' for you.

Another idea would be to make a 'needs' list before you get to the store and vow to stick to only those items on your list.

Put The Brakes On Spending!

When you feel like spending, try these ideas instead.

- Go to the library
- Watch a movie
- Call a friend
- Eat a healthy snack
- Exercise
- Clean the house
- Play with pets
- Look through family photo albums or scrapbooks
- Talk to a loved one
- Meditate
- Read a book
- Knit, crochet, quilt or sew
- Volunteer someplace you love
- Write a letter
- Work in the yard or garden
- Take a hot bubble bath

Know Your Financial Habits

What kind of spender are you? We each have something different that presses our 'spending button.'

You may be an impulse buyer or perhaps you spend money when you feel depressed, bored or nervous. Consider why you spend and what you spend on.

Try to think of other ways to deal with your emotions other than spending money and consider major purchases carefully. It may help to wait an allotted amount of time to think about a purchase, for example 24 hours. When that time

Pay Bills On Time

Failing to pay bills promptly could lead to costly late fees and penalties. Once you get behind, then it may seem too overwhelming to catch up. Consider paying bills as soon as you receive them or automatically online if possible.

Communicate About Finances

According to Women's Institute for Financial Education (www.Wife.org), it is vital that you are honest with your spouse or significant other when it comes to your spending style and finances. Not sharing your financial condition and knowledge with each other may lead to problems later on. If you have children, you could make budgeting a family affair. Or, can a friend or family member help you achieve your financial goals? Motivate each other to stay on track.



Home Sweet Home: DIY Tips Can Save You Money

When it comes to home improvement, small, inexpensive changes can make a big difference. Here are a few ideas that might help you spruce up your home without going broke.

- **Curb appeal.** A well-kept lawn and walkway as well as flowers and shrubs give a nice first impression to anyone passing your home. Regular yard maintenance and the care of plants and flowers can be a family activity.

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.

- **Enhance the look of furniture.** The addition of colorful pillows or unique fabrics could accent your interior and give your furniture a new look. Pillows aren't difficult to sew. If you don't have a sewing machine you can even stitch by hand. Check your local fabric store's remnant table for inexpensive fabric choices.

- **Add some art.** You can pick out some of your favorite photos, print them out in various sizes and display them in inexpensive photo frames which can be purchased at discount stores, donation centers, yard sales and flea markets.

- **Put off buying new.** According to www.hgtv.com, it may be a good idea to consider simple fixes for furniture or household items before purchasing something new.

For example, you could bring life back to leather furniture with a little olive oil. Small tears could be stitched or patched. Kitchen chairs might



look new again with a little spray paint and some fabric.

- **Get a handle on things.**

A unique lighting fixture or other accent might give your kitchen, bedroom or bathroom an entirely new look. If you have a local salvage yard, it could be a treasure trove of unique lighting fixtures and other home décor items available for very low cost.

- **Paint.** Cabinets, shelves and walls can be revived with a fresh coat of paint. Check your local home improvement center to see if they have discounted paint available. A one to five gallon pail that another customer didn't like after mixing might be exactly what you are looking for.

- **Get Organized.** Money saving website www.Walletpop.com suggests de-cluttering and getting organized. Small containers or pretty baskets could be serve as a decorative place for things.

- **Flooring.** Keep wood floors looking great through regular maintenance and care.

If you have carpeting that is showing its age, you can cover worn spots with inexpensive area rugs.

Make a dirty carpet look nicer by giving it a thorough cleaning.



I am determined to be cheerful and happy in whatever situation I may find myself. For I have learned that the greater part of our misery or unhappiness is determined not by our circumstance but by our disposition.

- Martha Washington



Inspiring Thoughts

As we face life's adversities, sometimes it's easy to forget about the joys of life. It is important to remember that creating or rediscovering happiness can be essential to our well-being.

If you are struggling with debt, you may already realize that money does not necessarily lead to happiness. Material possessions do not guarantee that our lives will be easier or more enjoyable.

Perhaps it would help to remember that each moment of our lives affords us the opportunity to choose the roles we play. Whether we find ourselves in difficult situations that may or may not be due to any fault of our own, we still have a choice when it comes to the way we handle any situation.

Some of us have allowed the expectations of others to influence our decisions while many of us have experienced other circumstances. However, at any given moment we can change our patterns and start anew. There will probably be some kind of consequence, positive or negative, with each decision we make. The way in which we react to that consequence could set the pattern for future experiences and personal fulfillment.

Fun, Frugal Ideas For Kids



If you're looking for some fun and inexpensive ways to keep the kids in your life entertained, you might not have to look further than your own backyard!

Create Your Own Camp

Summer camps or specialized camps can be costly. Would a 'mini-camp' organized by you and a few of the neighborhood parents be a viable option? Families involved can take turns hosting a day of 'mini-camp.'

Try thinking of a fun and interesting camp theme that will stimulate the imagination of the children involved and keep kids active and interested. Camp supplies, such as crayons, coloring books, pens, pencils, etc., can be purchased at dollar stores. Children can bring sack lunches while the host family may decide to provide drinks and dessert.

Give Back Together

Whether you are spending time with



one child or several, you can always make a difference together. Could you volunteer together at the local library, helping to shelve books? Perhaps your youngster would benefit from helping those who are

ill, lonely or live in a nursing home. You could also donate items to a children's hospital.

Make Each Day A 'Theme Day'

Consider what your child is interested in and think of special activities they would enjoy. You could plan a hike, fill a backpack with drinks and snacks and go on a nature walk. Go to the beach or park. Make the adventure educational by collecting outdoor treasures such as leaves, rocks and flowers and using those items to make a project later. Making a scrapbook together containing pictures and mementos from your adventure may also be a fun idea.

Learn A New Skill

Do you know how to draw, knit or take great pictures? If so, perhaps the young person with whom you are spending time would also like to learn. Do they have a skill or interest you would like to know more about? Perhaps this could offer possibilities for a fun and interesting conversation.

Go To The Library

Local libraries don't just offer access to free books, they also usually offer reading clubs for people of all ages as well as story times for younger children and summer reading programs. Many libraries also have information about free or low-cost community activities.

Movies

Some cinemas feature special family-only days with discounted tickets. Check with your local theater.

Six Reasons to Achieve Financial Freedom

1. You will not have to fear debt collectors when you answer the phone or open your mail.
2. Living within a budget may become second nature to you.
3. You may realize that purchasing an unaffordable luxury item on credit will not benefit you in the long term.
4. You will not make credit card companies wealthier by paying late fees.
5. You may experience less stress as you overcome your debt problems.
6. Once you are free of debt, you will be able to put any extra money towards an emergency fund, retirement fund or college savings.



Security Questions:

When contacting Customer Service, you will be asked to verify specific pieces of information pertaining to your account. Customer Service must verify these security questions before discussing your account in order to protect your identity and information.

Update your Email Address:

There may be times when we need to contact you with information regarding your account. One way we do this is via email. We ask that our clients provide an accurate email address and keep it up to date, as this will allow us to communicate with you more effectively.

Refer a Client and Earn Money:

Refer a new client to FDR and after that new client has been the program for three months successfully, you will be eligible to receive a referral bonus of \$100.00. Call Customer Service to find out more.

E-mail:

support@freedomdebtrelief.com

Customer Service: 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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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!

Spare Change

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

Changes coming for bank overdraft fees

New guidelines may begin to impact some banking customers in the next several months as overdraft protection regulations go into effect.

Various banks will not be providing ATM and debit card overdraft protection beginning July 1 for new accounts and August 15 for existing accounts. If customers want this service, they will either have to opt in or sign up specifically saying that they want the service.

However, overdrafts which are triggered by checks and direct debit transfers, such as bill payments, should still be automatically covered.

Customers who are consistently responsible with managing their money and keeping accurate records of all checks, withdrawals and transactions, shouldn't be affected by the

bank account balance into the negative, the transaction will be denied.

A recent study by Bretton Woods Inc., a management consulting firm serving financial institutions, discovered that \$38 billion in overdraft fees were paid by bank and credit union customers in 2009.

Website Can Benefit Caregivers

The average person caring for an aging parent can spend thousands of dollars each year for items such as medications, safety equipment, and daily living necessities.

These costs can seem insurmountable for caregivers already struggling to make ends meet with their own budget

and finances. However, those who often forget to record checks and debit card purchases may consider the new regulations welcome news.

According to the new regulations, if you attempt to make an ATM withdrawal that will put their

and finances.

If you are one of the many individuals across the nation serving as a caretaker to an older adult, you might benefit from www.Caring.com, an website which offers free resources and information.

Benefits include frequent free coupons for products that may be of special interest to caregivers. In addition, the site features blogs, discussion forums, newly released products and news about many illnesses and conditions. A special section, 'Money & Legal Matters' contains important articles and information on subjects affecting older adults such as fraud and the management of older adult finances.

The '50+ Club' is a Deal Of The Week program which offers members special pricing at 50 percent or more off retail prices for a variety of products that could benefit many senior adults.



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