

Food For Thought: Shopping Tips For A Healthy Budget
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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.



Food For Thought: Shopping Tips For A Healthy Budget



Are you looking for ways to trim some of the extra fat out of your grocery budget? Here are a few tips that should leave your wallet feeling a little fuller.

Cook Your Own Meals

You could save a significant amount of money and improve the nutritional value of what you eat by cutting back on pre-packaged, prepared foods. In addition, you might want to try making more meatless meals, increasing your vegetables for each serving and considering other protein sources for a varied diet. Don't forget that slow cookers can offer delicious meals and save you time.

Visit Your Local Farmer's Market

According to www.SavingsNut.com, when items are in season they are usually cheaper and fresher. Buying your produce from a farmer's market in your community could save you money and also help local growers.

Plan Ahead Of Time

You might want to plan a week's worth of meal ideas before you head

to the grocery store and vow to pay for your groceries using cash. Make a list of what you need and stick to it. Kiplinger magazine suggests planning meals that stretch through the week. If you have a well-planned list you should be able to get what you need quickly without having to make a second trip for things you forgot.

Keep Basics On Hand



Keeping staple foods such as canned or dry legumes, rice, pasta and canned tomatoes consistently stocked could help you save money and give you a jump on creating quick, nutritious meals.

Consider Coupons

According to Time magazine, some serious coupon clippers exchange coupons with friends so they can buy multiples of their most-used items. You could also look for online money-saver websites, but you may want to check first with your local supermarket to make sure online or printed coupons are accepted there.

There's a chance you could receive coupons for



calling the toll-free numbers on your favorite products' labels. If you tell the customer service representative how much you enjoy an item, they could offer coupons for the product. They can be great money savers, but try not to purchase something just because you have a coupon. Make sure you really need the item.

Brand Name Vs. Generic

Consumer Reports Magazine recently performed a taste test which compared large national brand food selections with comparable 'generic' store brands in 29 food categories. The study revealed that store and national brands tasted nearly equal to the generic in most cases. In addition, the store-brand foods tested were priced an average of 27 percent less than their brand-name counterparts.



Savvy Saving Secrets

• **Item Placement.** Watch for sale or promotional items which are often displayed on supermarket aisle 'end caps' according to www.Coupons.com. Also, more expensive items are more likely to be placed on shelves at chest level. Be sure to look high and low for good deals.

• **Location.** Some supermarket designers place staple foods such as bread, meat, eggs and milk far from the entrance and along the perimeter of the store making it more tempting for customers to grab extra items they don't need on their way to pick up the basics. Make an effort to stick to your list and get only what's necessary.





Creditors Contacting You?

Please report any contact from your creditors to our customer service team. It is important that you provide us with any updates regarding the creditor as well as the account balance, as you may receive this information before we do. If you need help stopping harassing behavior, please call us to discuss further.

Online Account Information

Check our website www.fdrclient.com for current information about your program. Visit www.freedomdebtrelief.com and select the "Current Clients" tab for budgeting information and other helpful tips.

Additional Draft Dates

Freedom has created additional draft dates to make it more convenient for clients to make their monthly drafts and work within their monthly budget. Draft dates are now offered on the 1st, 7th, 11th, 15th, 18th, 22nd and 28th of every month.

Have You Moved Or Changed Email?

Please update us with any changes to your contact information including address, phone numbers and email addresses.

E-mail:
support@freedomdebtrelief.com

Customer Service: 1-800-655-6303

FAX No: 650-393-6800

Hours of Operation:

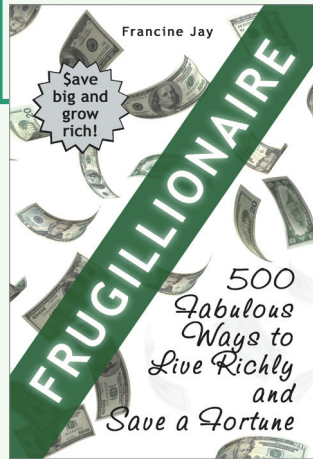
Mon-Thurs:
6:00 a.m. – 6:00 p.m. PST
Fri: 6:00 a.m. – 5:00 p.m. PST
Sat: 7:00 a.m. – 11:00 a.m. PST

Connect with Freedom Debt Relief on Facebook and Twitter.



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!

Recommended Reading



Anyone can be a Frugillionaire - just ask author Francine Jay.

Jay knows what it's like to struggle with debt.

With a mortgage to pay and very little savings in case of an emergency, Jay remembers when she and her husband worried about the future and whether financial freedom would be a goal that could ever be attainable.

Her perseverance paid off and now, ten years later, Jay wants to encourage others struggling with debt. In 'Frugillionaire:

500 Fabulous Ways To Live Richly And Save A Fortune' Jay shares hundreds of easy and enjoyable ways to save money.

"I think that frugality often gets a bad rap," explained Jay when asked about the unique name of her book. "People think of it in terms of sacrifices, rather than rewards. By combining the words 'frugal' and 'millionaire,' I wanted to communicate that frugality is not about being 'cheap', but rather growing rich. I also wanted to express that it's possible to live a full and interesting life - rich in arts, culture, and travel - without spending a lot of money. Frugality not only transforms your finances, it gives you a new perspective on life--and helps you grow your skills, relationships, and happiness."

'Frugillionaire' is chock full of savings tips on subjects such as food and dining, fashion and beauty, entertainment, home décor and expenses and transportation.

Jay also includes a chapter on the logic of being frugal, offering ideas on how readers can think like a Frugillionaire and have fun without ruining their budget. She emphasizes that being a 'frugillionaire' isn't about pinching pennies and clipping coupons. Rather it's about changing your views on money and material possessions.

"When you're not chasing status symbols or keeping up with the Joneses, you eliminate a host of worries and problems from your life," she said. "You also take a lot of pressure off yourself, and your bank account. It's very liberating!"

Jay's advice is flexible enough to benefit people seeking more ideas to maintain healthy spending habits as well as those currently struggling with debt. Chapters of the book are well organized while each tip is numbered and detailed, giving readers the option of beginning at Chapter one and reading from cover to cover or making it easy to just pick up anywhere they want without missing anything.

"'Frugillionaire' helps would-be savers in two significant ways," said Jay. "First, it puts 500 foolproof techniques right at their fingertips; they can pick and choose them, and mix and match them, to suit their own lifestyles. Second, it puts the fun into frugality, and shows them how to savor life while saving money."

'Frugillionaire' provides readers with the inspiration and know-how to find the joys and rewards of a frugal lifestyle!

'Frugillionaire: 500 Fabulous Ways To Live Richly And Save A Fortune,' by Francine Jay. Anja Press; Softcover; 2009; 273 pages; List Price: \$11.95

How Many Hours Does It Take?



When you want to purchase an item, you may want to estimate how many hours you will have to work in order to pay for it. For example, if you want to buy a \$50 pair of shoes, how many hours do you have to work so you will make that much money? Remember to subtract taxes from your hourly wage. Your salary may be \$14 per hour, but after taxes and deductions, it may only be \$11. This logic may help you decide whether you really need an item. When you discover that it will take you five hours to earn \$50, the shoes may no longer seem like much of a necessity.

Building A Better Budget: Recognize The Warning Signs Of Debt



Sometimes debt sneaks up on you seemingly without warning. If you are currently dealing with your debt by working with a debt settlement company, congratulations on being proactive! However, you may want to heed the following warning signs to avoid repeating the same mistakes in the future after your program is complete.

Is Your Spending Exceeding Your Income?

Some experts recommend that your general debt load be no more than 20 percent (housing no more than 30 percent) of your take-home pay. Although debt-to-income ratios may not be realistic in some cases, they are good reminders to avoid spending more than you earn.

Minimum Payments Or Less. Many people fall into a habit of making only the minimum payments (or less than the minimum) on their regular bills. If this pattern continues, you will eventually be paying only the interest that's being accumulated on the amount owed. To avoid setting yourself up for longer debt payoff take another look at your budget and consider what expenditures you need to eliminate or readjust in order to pay bill balances in full each month.

Do You Need Credit Just To Help Make Ends Meet? While you are working on your debt negotiation program it would be wise to avoid credit cards all together.

If you do choose to use a credit card in the future, you may want consider a low available credit limit. Try to avoid charging your card to the limit or near to it. Also, refrain from charging more than you can pay off each month.

If you find yourself using your credit card for cash advances or if you need to use your card to pay for necessities like food or gasoline, be aware of this major red flag which leads to debt.

Hiding Purchases From Your Spouse Or Loved Ones. Hiding things you buy or lying about the true cost of your purchases probably indicates that deep down you realize you are spending too much - especially on things that you may not need. It could also indicate



that you may not be thinking carefully enough about what you buy.

If you find yourself in this cycle, it might be a good idea to heed your instincts. Before you make a purchase, ask yourself how you'd feel afterward. Is this something you need? Will it benefit your life? Could you find it for less money somewhere else? It can be beneficial to wait a day or so to consider the purchase. After a certain amount of time you may realize you really don't want the item after all.

Have You Bounced Checks Or Overdrawn Accounts To Pay For Regular Expenses?

This is a costly mistake that can become a common occurrence among those who overspend on a regular basis. It may also be an indication that you should be more organized with your finances.

If you are guilty of this red flag of debt, try to log each and every transaction in your check register as soon as possible and keep track of your balance. Review your purchases to find a pattern. Do you see a trend in spending? What are you buying that can be eliminated in order to meet your regular expenses every month?

What if you find yourself falling back into the debt trap after your program is complete? Perhaps you are falling into debt due to no fault of your own - you lost a job, took a cut in pay or had a medical setback. Keep in mind that the power to cut spending is within you! Try to consider what you can eliminate from your budget until your situation improves.

Try to pay attention to any spending behavior that makes you feel guilty, stressed or pressured. Your purchases should feel joy and make your life easier - not jeopardize your financial freedom.



Spare Change

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

New Jersey Joins States In Offering Finance Classes

Due to revamped high school graduation requirements unveiled by New Jersey's Department of Education, freshmen in eight school districts in that state will be required to take a financial literacy course in order to receive their diplomas.

Subjects such as budgeting, credits cards and debt, saving and investing will be part of the curriculum.

According to the Council for Economic Education, New Jersey is just one of 13 states which will require high school students to take courses in personal financial literacy in order to graduate.

A study last year by lender Sallie Mae revealed that 84 percent of college undergraduates had at least one credit card and possessed an average of four credit cards.

Teens who took part in the survey indicated that their average balance was \$3,173. Seventeen percent of those surveyed said they regularly paid off the cards each month.

More Women Go Online Before Shopping

More than three-quarters of female consumers are likely to shop for a product if they heard about it from someone online according to a recent survey reported at www.ShopSmartMag.org. Internet community forums, message boards, product review sites or manufacturer emails about the product all carried weight with female shoppers.

Participants indicated that online coupons were a good incentive to shop for particular products. Surprisingly, feedback from friends and family and social networking sites, such as Facebook and Twitter, did not rate as influential to survey takers.



Frugality: For The Fun Of It!

It is important to keep frugality fun in order to stick to your financial plan. Here are a few tips that could help you stay motivated and avoid budget burnout.

Go Local. Discover local treasures by checking with your community library or visitors center for inexpensive events, classes, tours or recreation. Local newspapers can also be a great source of information.

If you have internet access, www.CitiesOnTheCheap.com might be worth browsing. The site, which features insider info on 46 cities across the United States, offers a free e-mail subscription service which should alert you to different free or deeply discounted cultural events, festivals and tourist destinations in your area.

Frugal Friendships. You may have a friend who also needs motivation to stick to a budget. It might be fun to share goals and ideas with someone you care about. Working together might also motivate you to succeed in reaching your financial goals.

Look Ahead. Consider ways that help you avoid dwelling on past mistakes. Everyone makes them, but those that succeed learn from them.

Keep Goals Manageable. You should be taking small steps to financial success. Try to find things that make you feel motivated and happy so you can stick to your budget and attain financial freedom sooner. There are lessons to be learned by taking one step at a time rather than trying to tackle an entire obstacle at once.



Find Ways To Be Optimistic. Find an inexpensive hobby or a positive focus. Think of frugality not as a lifestyle but as a tool to help you achieve your goals. Try not to see debt elimination as a way of depriving yourself.

According to the website www.TheDollarStretcher.com smarter spending should lead to a better life. Remember that you are being frugal because you want to get debt out of your life forever. Wouldn't it feel wonderful if you knew that your income was yours alone?

Focus On What Works For You. According to www.GetRichSlowly.org you should find fun, money-saving tactics that make sticking to a budget easy and gratifying. For example, browse thrift or consignment shops when you need something. Finding an awesome deal on a designer brand or big-name label can be exciting.

Fun Money. There is nothing wrong with treating yourself to an inexpensive treat every so often.

If possible, leave a small, sensible amount of extra room in your budget to deposit into your own 'fun money' account. Do whatever you want with it - either keep saving it for a larger ticket item or spend it each month on something small that would give you joy as well as the incentive to keep being frugal.

Visualize Your Goals. Once you obtain financial freedom what do you want to reward yourself with? Clip photos of your goal and post them where you can see them to help stay focused.

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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