

Savvy Shopping Tips: Look Great On A Budget • Spare Change
• Recommended Reading
• Make Things Personal With Low-Cash Gift Ideas
• Client Reminders • Money Saving Secrets For Homeschool Families

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.

Savvy Shopping Tips Can Help You Look Great On A Budget




It is possible to look smart and save smart at the same time. Here are a few ideas for guys and gals.

Consignment & Thrift Stores.

This idea can be fun and could save you money. Some stores might even have 'tag' days where all items with a certain colored tag could be 20-50 percent off that day. Other stores may offer senior citizen discount day, men's items discount day; etc. Try to stick with clothing, accessories and shoes that are in good condition. Finding out when your favorite store restocks could be the key to getting the best merchandise. When purchasing any pre-owned clothing, consider laundering or cleaning items before you wear them.



give new life to a particular garment. Try to do more with less to make your wardrobe as versatile as possible. Consider purchasing low-cost items that can be mixed and matched with other things in your closet.

 **Swap Parties.** Have you considered getting your friends together for a clothing swap party? Men and women who attend can bring their used clothing, accessories or even beauty products and swap for "new" items. You might also want to consider ClothingVault.com where you can trade, borrow or buy clothes, discuss fashion and catch up on the latest trends. RentTheRunway.com allows shoppers the chance to rent special occasion clothing at a fraction of the cost. The same goes for WearTodayGoneTomorrow.com which allows users the chance to borrow designer dresses at 90-95 percent off the retail price when you sign up for a free membership.

Make It Yourself.


Learning how to hem your own pants, fix minor holes and make basic alterations could extend the life of your clothing. If you wish, you could even learn how to sew your own outfits. Sewing machines can often be found at thrift shops, garage sales and flea markets. Even if you know only the basics of sewing, you can make your own accessories. In her book 'Simply Sublime Bags: 30 No-Sew, Low-Sew Projects,' author Jodi Kahn shares ways to turn everyday items and easy-to-find materials into fun handbags and totes. "Several of the projects use materials like duct tape, staplers, household glue etc., so anyone can do them. And the projects are loaded with style."

Don't Forget Your Own Closet.

It might be a good idea to look at each item in your closet and determine if what you already own could be updated.

Perhaps a simple, inexpensive accessory could help



 **Shop Smart.** Consider shopping for winter clothes in the summer and summer clothes in the fall and winter months. Although a budget-savvy shopper should be on the lookout for great buys at all times, keep in mind that a sale price is only a good deal if it's on something that you will wear often. According to the BudgetFashionista.com, you might want to consider the 'cost per wear' when you find an item you like. The more you wear an item, the cheaper it could become. However, if you buy an item you'll rarely wear, even spending a few dollars would be a few dollars wasted.

Take Good Care Of Your Clothes.

Try to follow the washing instructions for each item and wear clothes carefully. If possible, avoid items that require dry cleaning which can become costly.



Consignment Shopping Tips

• **Go shopping when you have plenty of time.** You could be more likely to impulse buy or overlook a great deal if you are in a rush. Allow enough time to inspect the quality and condition of the items you like. In addition, since different labels may differ in fit, it's best to leave time to try on what you like.

• **Become familiar with store policies.** Does the store accept returns or give store credit only? Try to visit different stores and shop at the ones whose policies you are comfortable with. If a consignment store features clothing and accessories with designer labels, it might be wise to ask if they have a 100 percent authenticity guarantee.

• **Be a discretionary shopper.** Try to inspect merchandise with stains, holes or other defects.

• **Be a loyal customer.** Many times just knowing someone well could get you an item even before it hits the sales floor, it might be a good idea to get to know the sales people as a repeat customer. Also, consider signing up on a store's guest book or mailing list might alert you of sales, specials and discounts.

Remember, you could also make money by selling good quality clothing you no longer want.



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Did you know that you can view your account information online? Go to www.freedomdebtrelief.com and click on the tab "Current Clients." If you already have an online user account set up, enter your email address and password to sign in. Otherwise, click the link "Register Here" and follow the instructions to validate your information and create a user account.

Please Keep Your Contact Information Updated

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 help us complete settlements. If your contact information has changed and you want to update us, please visit the Client portal at www.fdrclient.com or contact customer service at 1-800-655-6303 or support@freedomdebtrelief.com to let us know your updated information.

Creditor Calls

If you are getting calls from creditors, please use the script we have designed for you. Following the script will allow us to work more effectively with your creditors in our negotiations. If you have lost your script, please let us know and we will be happy to resend it to you.

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!

Money Saving Secrets For Homeschool Families

Homeschooling can be perceived as an expensive venture. However, as many homeschoolers know, you don't have to spend a lot of money to teach your child. Here are a few tips.

Use What You Own

As your school year progresses and you move on to each subject, take a look at the books and learning materials you already own. For example, if you own board games like Candyland they might be able to help younger children learn counting and colors. BINGO might be a good idea to help teach letters to younger children.

Revisit Your Budget Periodically

Even if the school year has already started in your home, you could consistently reexamine your budget and consider ways to stay within it. Calculate what you can afford to spend on books, materials and supplies.

Keep It Simple

Remember that the Internet offers access to photos, videos, online books, printables, games and craft ideas for just about any subject. Resources such as Amblesideonline.org, BudgetHomeSchool.com and OldFashionedEducation.com could offer simple curriculum ideas for free. Consider



local businesses, places of interest and recreational spots that could offer fun,

educational opportunities for free or very little cost. If you have parks, zoos or museums in your area they could make excellent field trip destinations.

Organization Is Key

According to '101 Ways To Save Money On Homeschooling' by Carletta Sanders, keeping your curriculum as simple as possible could make everything easier and save you money. For example, a basic text or homemade program might be all you need to teach your child to read. You could design your own program using inexpensive books and materials and free online resources rather than purchasing a pre-packaged curriculum. In addition, try to keep all of your learning materials organized.

Books & Materials

Internet sites like Alibris.com, VegSource.com/homeschool/, Amazon.com, Cash4Books.net, PaperbackSwap.com, HomeschoolClassifieds.com and eBay might be great places to find used textbooks, teacher's manuals and other materials.

You could also return to these sites to sell books after your school year ends, using the cash to help pay for next year's curriculum. Try not to forget used book stores, garage sales or thrift shops. Your local library is also a great place to find free resources. If you know other homeschooler parents, it might be a good idea to join together to swap textbooks and resource materials.

For more tips on saving money while homeschooling you can check out '101 Ways to Save Money on Homeschooling' at www.Successful-Homeschooling.com/101-ways-to-save.html.

FUN FACTS...

- Abraham Lincoln was the first person to appear on a regular U.S. coin in 1909.
- To determine which Mint facility produced a coin, look for an engraved letter on the front. 'P' means it came from Philadelphia, 'D' means it came from Denver and 'S' means it came from San Francisco.
- The lifespan of a coin is 30 years, the lifespan of a bill is a mere 18 months.

Make Things Personal With Low-Cash Gift Ideas

Whether it's a holiday, birthday or special event, try to keep in mind that it's not the amount of money you spend for a gift that matters most, it's the fact that you care enough to give something special. Here are a few gift ideas that can make anyone feel special at no cost, or very little cost, to you.

Be Creative!

Even if you don't consider yourself creative, it is possible to make a heartfelt gift for anyone. Try searching the aisles of your favorite thrift shop or dollar store for items like reusable containers, sturdy mugs, baskets, photo frames, etc. For example, if the receiver enjoys baked goods you could measure and layer the dry ingredients of your favorite cookie or brownie recipe into a pretty jar. You could bake the cookies and place them in a container. For an extra touch, try lining the exterior with decorative paper and add a tag with the recipe instructions. A unique or attractive mug might make an extra special gift when it's accompanied by a bag of gourmet coffee or a box of tea.



It could be easy and inexpensive to assemble a natural food basket, bread or pasta lover's basket or even a spa basket containing bath care items. Is the receiver a pet lover? Consider a basket of gourmet dog biscuits or cat treats!

If you have a friend with which you've shared special memories, consider photo frames or

scrapbooks with pictures that will uplift their mood and remind him/her of the fun times you've had

together. You can usually find picture frames in various styles and sizes at thrift shops or flea markets. A journal containing positive motivating inscriptions by you might also make a heartfelt gift.



For All Occasions

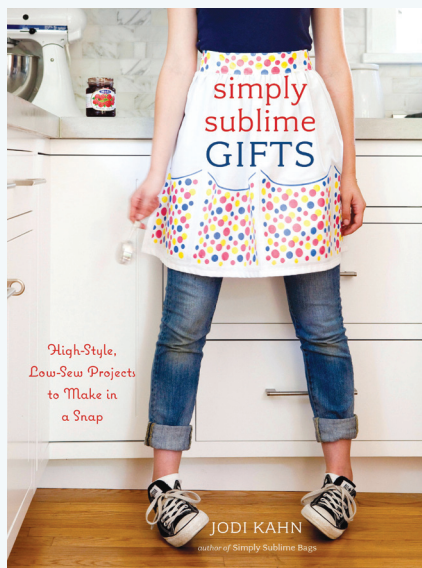
Consider gifts that are practical as well as fun. Try to think about the interests of the person you are giving a gift to. Ideas such as gift certificates to a movie theater or the receiver's favorite MP3 download music provider can often be purchased for around \$10. If they love home decorating or gardening you could find magazines pertaining to their special interests at a flea market or yard sale and tie them together with a pretty ribbon.

Inexpensive gift ideas for children can also be educational. Board games and puzzles could make good gift ideas. Folkmanis puppets at Folkmanis.com offers a variety of finger puppets, including a squirrel and a fawn (pictured at left), for under \$10 which are wonderful ideas for animal lovers of all ages as well as educators.



Recommended Reading

Simply Sublime Gifts: High-Style, Low-Sew Projects to Make in a Snap'
By Jodi Kahn
Potter Craft; Softcover; 2010
128 pages; List Price: \$19.99



High-Style, Low-Sew Projects to Make in a Snap

JODI KAHN
author of Simply Sublime Bags

Making easy and creative gifts on a budget has never been more fun thanks to 'Simply Sublime Gifts: High-Style, Low-Sew Projects to Make in a Snap,' by author Jodi Kahn.

In her latest creative craft project book, Kahn shares 30 gift ideas for men, women and children that can be crafted from inexpensive, easy-to-find, recycled or reusable materials.

"Anyone can make the projects in the books," said Kahn. "I put a big premium on the 'simple' part of Simply Sublime. Although there are definitely projects that will challenge the more serious sewer, some of the projects require no sewing at all and many can be made in under an hour. I included a few projects in the new book that are called 'It's a Snap' projects - these items that can be made in three or four steps."

One of Kahn's 'It's A Snap' projects will show you how to turn a basic cotton Onesie into a one-of-a-kind baby gift - no sewing machine required. Other projects include Hello Cupcake! pincushions, dishtowel slippers and a pillowcase tote. Kahn even shares tips on how to make your own bias tape and offers plenty of creative suggestions and crafty shortcuts.

"It's so much fun to make these things, and I get a kick out of seeing other people make

them and enjoy them," said Kahn, who has authored two other books: 'The Little Pink Book of Elegance: The Modern Girl's Guide to Living With Style' and 'Simply Sublime Bags: 30 No-Sew, Low-Sew Projects.'

"Being creative, and helping other people realize their own creativity is ultimately what motivates me on a number of levels. The idea that you can actually make a personalized gift, and make it for just a few dollars, is very appealing."

Kahn, a former television producer who has worked with personalities including David Letterman, Jon Stewart, Jane Pauley and Stone Phillips, draws creative inspiration from her experiences as a mother.

"It's incredibly inspiring to see things through the eyes of my children," she laughed. "But I find inspiration from a lot of things - art exhibits, flea markets, blogs, fashion magazines, children's books - I like to mix things up and see what comes out of it."

You can visit Kahn's blog at JodiKahn.com.



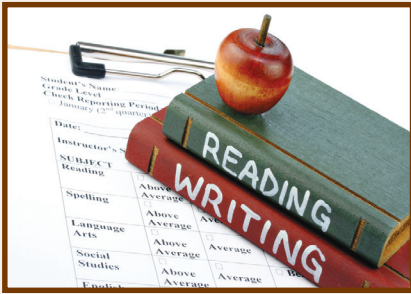
I'm Stuffed!
Fabric Cans Project



Spare Change

Good Grades Could Lead To Great Deals!

Now that school has started, remember to check with local businesses and retailers to see if they offer rewards or discounts for good grades. It's a good idea to ask a manager if their particular location participates in these types of promotions as well as the conditions of the discount. Following is a list of businesses that may participate:



Chuck E. Cheese; Blockbuster Video; Pizza Hut; IBC Bakery Outlet Store; Baskin-Robbins; Cheryl & Co; Chick-fil-A; Family Video; Krispy Kreme; McDonalds; Sbarro Pizza; Topps trading cards; Limited Too.

Telemarketer To Pay In FTC Settlement

A telemarketer that made illegal auto warranty robocalls to consumers last year has been ordered to pay over \$2 million under a settlement with the Federal Trade Commission.

According to Collections & Credit Risk, the FTC charged the telemarketer with making millions of illegal prerecorded calls throughout the country, attempting to persuade consumers to purchase extended auto warranties or service contracts.

The FTC claimed that the phone calls were in violation of the Do Not Call Registry and falsely led consumers to believe: 1) the telemarketers

were calling from, or affiliated with, the manufacturer or dealer of the consumer's automobile; 2) the consumer's original automobile warranty was about to expire; and the telemarketer had specific information about whether the consumer's vehicle was the subject of a recall.

The defendants who helped make the robocalls were ordered to pay more than \$650,000.

In addition, the FTC obtained a settlement with the company that employed these defendants to make the illegal prerecorded calls.

For more information regarding consumer protection, rulings and court decisions, feel free to visit the FTC website at Ftc.gov.

Credit Card Debt Falls In July

According to InsideARM, the Federal Reserve recently reported a decline in revolving credit balances, principally comprised of credit card accounts, in July of 2010.

In its monthly Consumer Credit statistical release – also called the G.19 report – the Fed revealed that total revolving debt outstanding was \$827.8 billion in July, falling from \$973.6 billion in August 2008.

The G.19 report is compiled using data from all U.S. member lending institutions. The report does not include debt backed by real estate.

For more news and analysis, visit www.OutsideARM.com.

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