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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.



## Make Sure You Don't Become A Victim!

Your personal information can get into the wrong hands in a variety of ways which could result in identity theft.

The good news is that there are things that you can do to help prevent thieves from compromising your identity.



### Carry The Bare Minimum

AAA recommends that you keep in your wallet only what you know you will need. Try to leave extra credit cards at home. It is a good idea to leave your passport and social security card at home. Avoid keeping passwords or security codes in your wallet.

### Be Aware Of Your Surroundings

You may want to shield your hand when using ATM machines, phone cards or if you are making a purchase with your debit card. Be aware of anyone standing behind you or close enough to see your passwords. Never leave an ATM or credit card receipt behind.

### Online Shopping

When shopping on websites, try to make sure you are purchasing from a reputable dealer with a secure network. You may want to read the article in this issue, 'Scams and How To Protect Yourself.' Also, when selecting passwords for online sites, MSN Money suggests that you change your passwords often.

### Review Bills And Statements



You should check all of your accounts regularly and monitor all transactions posted. If you notice any problems, alert the customer service department for that account immediately.

Also, if you are still receiving "pre-approved" credit card offers, call

1-888-5OPTOUT to remove your name from the mailing list. If thieves find these offers in your trash, they may attempt to open accounts in your name. You may want to consider investing in an inexpensive shredder to destroy any documents that contain personal information prior to throwing them in the trash.

If you've been to the hospital or physician, review your statements. If you don't understand a charge, contact the appropriate billing department immediately. Be careful of websites that offer free trials after registration that requires you to submit your credit or debit card numbers.

If you are suspicious your identity has been compromised don't give up hope. You can contact the FTC at [www.ftc.gov](http://www.ftc.gov) to report a complaint. In addition, the Federal Citizen Information Center features a list of consumer agencies by state at [www.consumeraction.gov/state.html](http://www.consumeraction.gov/state.html).

It might be a good idea to review your credit report regularly. You may obtain or view your credit report for free from Experian, TransUnion or Equifax at [www.annualcreditreport.com](http://www.annualcreditreport.com). If you find any discrepancies you can file a complaint on the site.

Help may also be obtained by contacting your state's attorney general. Go to the National Association of Attorneys General at [www.naag.org/current-attorneys-general.php](http://www.naag.org/current-attorneys-general.php) for more information.



## Deter, Detect Defend

For more information you may visit the Federal Trade Commission at <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter-detect-defend.html>.

There you will find valuable brochures and educational material regarding the FTC's message regarding identity theft:

- **DETER** identity thieves by keeping your information safe.
- **DETECT** suspicious activity by routinely monitoring your financial accounts, bills and statements.
- **DEFEND** against ID theft when you suspect a problem.

# Collectors May Monitor Social Networking Sites

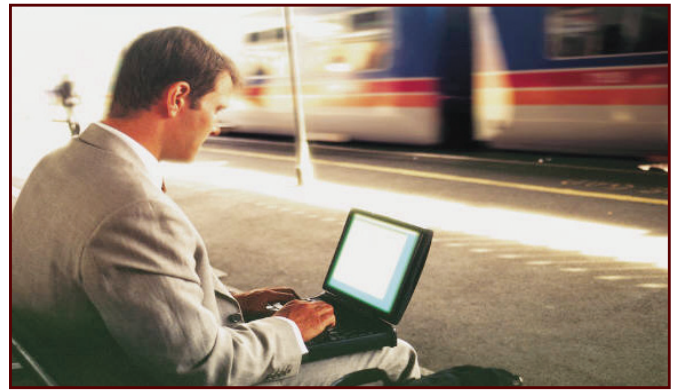
According to a Pew Research poll, approximately 72 percent of young American adults and 40 percent of those over 30 participate in social networking. If you are one of the many who frequent sites such as Facebook and Twitter you may want to watch what you post.

## Watch What You Post

According to Fox Business Network some debt collection agents may be checking online social network profiles to obtain information to help them collect a debt. Everything from employment status updates, photos and public messages could help give collectors information that you may not want them to have.

Since a simple search on Google could turn up someone's website or social networking page, CreditCards.com advises consumers to be careful when listing any form of identifying information which could be used, either by itself or in conjunction with other sites, to reveal information that you want to keep private.

According to Fox Business Network and CreditCards.com there are no precise rules in the Fair Debt Collection Practices Act (FDCPA) that directly pertain to social networking sites or forbid collectors to request a friend connection and communicate with debtors on such sites. However, the



FDCPA does not allow collectors to misrepresent themselves to gain information on a debtor under any circumstance. For example, a collector cannot claim to be an acquaintance or colleague to get you to 'friend' them. In addition, if a collector gains admittance to a site or profile, they cannot post insults, warnings or communicate about any debt.

## Be Proactive

If you use social networking you may want to make sure your settings make your page completely private. You should only allow those you know and trust to access your page. You may also want to consider whether or not it would be appropriate to list personal information such as your address, phone number or place of employment. The photos you post may also reveal information about you and your financial situation so you may want to be selective.

Debt collectors may not be the only ones perusing online sites for information. You should also be aware of identity theft. Try not to disclose too much of your personal information.

If you don't feel comfortable sharing certain things with people in person then you might want to think twice about posting it online. You have no idea who might be reading.

# Avoid Fraud! A Few Tips To Protect Your Finances

According to the FTC, nearly 25 million Americans are victims of consumer fraud each year. Here are just a few common scams and a few tips on how to protect yourself.

## Identity Theft

Identity theft usually takes place when an individual takes your identity and uses it to

perform a criminal act. Identity thieves can be quite savvy in the ways they obtain your personal information. You may want to consider if your personal information is able to be compromised.

According to the Federal Bureau of Investigation (<http://www.fbi.gov/>), revealing anything to strangers in person, by telephone or on the internet could put you at risk. It may be wise to check your bank account regularly so if a discrepancy does occur, you can address it immediately.

Consider shredding any receipts with debit or credit card information prior to disposal.



You may also want to review a copy of your credit report each year. For free credit reports go to [annualcreditreport.com](http://annualcreditreport.com).

## Merchandise Fraud

If you shop online you should do your research to avoid purchasing nonexistent or misrepresented merchandise sold on the internet. To help avoid merchandise fraud do some homework on the individual or company. Read feedback on the seller. Obtain a physical address and a telephone number, and call the seller to see if the telephone number is correct and working.

## Phishing, Spoofing And Identity Theft

According to Consumer Reports Money Adviser, you should be wary of emails or phone calls asking for passwords, social security numbers or other personal information that could be used to jeopardize your accounts. You should also avoid clicking on hyperlinks you receive in email messages from individuals you do not know.

If you do receive an email from a familiar sender asking for personal information, it would be wise to call the bank or party in

question to see if they actually made the request.

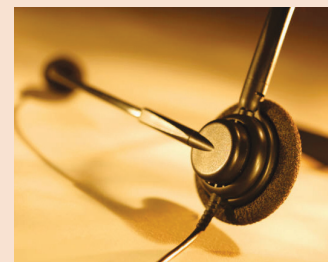
If you think you've been scammed or would like more information on fraud schemes contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov). You could also contact your state attorney general's office.

## Telemarketing Fraud

If you send money or reveal personal information to individuals over the phone that you do not know, you could be opening yourself up to telemarketing fraud.

Although all consumers are targeted, a recent report by the National Crime Prevention Council (<http://www.fbi.gov/>) revealed that fraudulent telemarketers may direct up to 80 percent of their calls to older Americans. According to the FBI, you should refrain from giving out any

personal information over the phone to anyone you do not know. Perhaps the best course of action may be to simply say, "No thank you," and hang up as soon as possible.



# Inspiring Thoughts

**Don't let your mind bully your body into believing it must carry the burden of its worries.**

**~Astrid Alauda**

**A**s you strive toward financial freedom, various obstacles may add stress to your daily life. Collectors may call repeatedly leaving unpleasant messages and unexpected financial needs may seem to arise each week.

If you are facing financial stress, common setbacks may at times seem insurmountable. These feelings could lead to anger and depression. However, it is important to remember that there are ways to relax and effectively handle the stress associated with debt.

**Realize You Are Taking Positive Steps.** It might help to accept the fact that you acquired debt. When you enrolled in a debt settlement program, you took an important step. You accepted responsibility for your situation, and should be working to resolve your debt problem. Focusing on the past or dwelling

on mistakes will not improve your current circumstances and may make you feel more discouraged.

Try to look at your situation proactively and keep in mind that you have taken positive action and you are working towards financial freedom! Paying off your debts might not be an easy task, but if you learn from your past you can attain financial success in your future.

**Avoid Self Doubt.** When faced with the issues that debt can bring into your life, you may not be able to take part as often in certain interests and hobbies due to financial reasons.

Although the subjects of money and debt may occupy your thoughts, try not to let your debt define who you are. Consider less expensive alternatives to your recreational activities.

**Find A Support System.** Obstacles can seem a lot more daunting without support. Keep in mind there are many others who may be dealing with similar issues.

Consider whether it would help you to confide in a friend, family member or loved one who may be able to offer you support. Discussing things you are troubled about can oftentimes lift a huge weight off your shoulders and reduce your stress level.

If you are faith-based, you may find support through your church or other organization.



**Think Positive!** Unfortunately, debt problems may, at times, cause stress and tension in your life. While you are in the process of resolving your financial issues it is especially important to find ways that could help you cope with the adversity you are facing.

Physical activities such as an exercise routine and yoga could help you maintain your health, clear your head, and improve your sleep.

You may also consider setting aside some time each day to think about something else other than debt or money.

Taking a break to do things you enjoy could give you the energy boost you need to tackle adversity.



## Client Reminders

### Please Respond to our Calls

Be prepared to be contacted by one of your negotiators to approve a settlement that has been negotiated for you. Some settlements are very time sensitive and require immediate approval. It is necessary that you respond promptly to our notice by either replying to your negotiator's email "I Approve", visiting us on the internet using the client portal at [www.fdrclient.com](http://www.fdrclient.com), or you calling our Customer Service Department at (800) 655-6303, option 3 to approve the settlement verbally.

### Budget for your Monthly Draft

Please mark your calendar when your monthly draft is scheduled and make sure the funds are available to be drafted each month on that date. Missing drafts can have a negative

impact on the success of your program as it limits our ability to negotiate settlements for you.

### There is No Cost or Fee for Adding Funds to Your Account

At anytime, you can make additional drafts into your dedicated account. This can help you complete your program significantly faster. Many clients use tax refunds to add funds to their accounts. You can make this request via the client portal at [www.fdrclient.com](http://www.fdrclient.com) or call customer service at 1-800-655-6303.

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E-mail:

[support@freedomdebtrelief.com](mailto: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

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!

# SPARE CHANGE



## Coupons Saving Money For Frugal Shoppers

Consumers are continuing their frugal shopping habits which include maintaining consistent coupon use. According to a report at PR Newswire (<http://www.prnewswire.com/>) American shoppers saved approximately \$3.7 billion last year by using coupons.

NCH Marketing backed up this report through its recent Annual Consumer Survey which indicated that participants used more coupons in 2010 than the year before. Findings revealed that marketers distributed approximately 332 billion consumer packaged goods (CPG) coupons in 2010, the largest single-year distribution quantity recorded in the United States.

According to NCH Marketing, free-standing insert booklets in newspapers and flyers were the most popular form of coupon distribution. NCH also reported a 37 percent increase in the number of digital coupon

offers. More than five percent of coupons were distributed via in-store handouts.

## Survey Reveals Americans' Feelings About Finances

If you are an American consumer who feels less than secure about your current financial standing you are not alone. A recent study, released by Bankrate Inc., revealed that many consumers across the nation have mixed feelings when it comes to their financial security in today's economic conditions.

Approximately 38 percent of participants polled indicated they feel less comfortable about their savings level as opposed to how they felt last year. About 19 percent of respondents said they feel more confident about their financial status.

Thirty-one percent of workers with incomes less than \$30,000 said they continue to feel uncomfortable with their overall debt. Participants earning more than \$75,000 are not far behind, with 17 percent feeling less comfortable with their debt;

Study findings suggest that age may have a significant impact on some people's financial security. Every three respondents over 50 years of age said they believed they are worse off financially than last year while only 15 percent of participants under age 30 revealed those feelings. In addition, 29 percent of respondents between the ages of 50 and 64 feel less secure about their job security.

How do you feel about your spending habits? It may be a good idea to create a budget and analyze your spending to see if you feel comfortable with where your money is going.

If you already have created a budget now may be a good time to revisit it. If you need help getting started you can go to <http://financialplan.about.com/cs/budgeting/1/blbudget.htm> for a basic outline. Consider tailoring the worksheet and expenses listed to your individual needs. You will want to replace 'credit card payments' with 'debt settlement payments' under the debt payments section.

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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