



**freedom**  
DEBT RELIEF  
1-800-655-6303

- Taking Simple Steps Can Help You Save Every Month!
- Industry News • Inspiring Thoughts • Client Reminders
- Coupon Quiz • Ways To Save A Bundle On Baby Costs
- Fun, Frugal Ideas Can Help Keep Kids Busy

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.



## Taking Simple Steps Can Help You Save Every Month!



### At Home

**Phone Service.** If your cell phone isn't a necessity you might want to cut down on your minutes and switch to a more basic plan. Consider the extras you may be paying for. Are they really needed? You could also switch to a pay-as-you-go cell phone.

However, if you really need your cell service, you might want to research the pros and cons of dropping your land line all together. According to [www.Kiplinger.com](http://www.Kiplinger.com) you may be able to reclaim up to \$50

or more each month by doing this. If you are apprehensive however, you still have options. One idea, according to [www.FoxBusiness.com](http://www.FoxBusiness.com), may be to cancel long-distance service from your phone carrier and opt for using calling cards.

Or, you can chat via computer using free software from [www.Skype.com](http://www.Skype.com). You could talk for free to another Skype user or call non-users' land lines for a very low cost. For more information visit [www.Kiplinger.com](http://www.Kiplinger.com).

**Energy and Electricity.** Try to switch off electrical appliances when they are not in use. Also, turn off the lights in rooms or spaces that you are not occupying. When you do need light, Compact Fluorescent light bulbs (CFLs) are more energy-efficient than regular light bulbs.

You might want to check with local utility companies to see if they offer any incentive or rebate programs. Another good idea might be to lower the temperature on your hot water heater. You could save between three to five percent in energy costs for each 10 degree Fahrenheit reduction in water temperature, according to [www.EnergySavers.gov](http://www.EnergySavers.gov). When the weather cooperates, you could also dry your clothing on a clothesline or rack if possible.



**Conserve Water.** Try to get into the habit of using your appliances less frequently. Once you have a full load, consider washing your clothes in cold water and use the delicate cycle when possible. A typical shower can use 5 to 10 gallons of water per minute so you may want to cut down as much as possible on the time you take. According to the Environmental Protection Agency, you can cut up to \$170 from your water bill each year if you take shorter, cooler showers.



### At Work

**Save On Supplies.** Padded envelopes can be reused for items you plan to send in the future. Consider reusing packing material and boxes that are in good condition from items you've received. You could also recycle and reuse your shredded non-sensitive documents to secure the contents of your packages.

There are ways to save on printer ink as well. A lighter font, such as Century Gothic, should require less ink. You might also want to reduce the font size of documents to 10 or less when possible. Employees could take their major print jobs and pay for them at the office copy center or local office supply store.



### Everywhere Else!

**Entertainment.** Consider bike rides with family and friends instead of shopping. How about a picnic instead of eating out for lunch? Check your local newspaper or community website for art galleries and exhibitions which can often be enjoyed for free.

**Cable and Internet.** If you use the internet sporadically you can always drop that service at home and take advantage of your local library facilities. However, if internet is important to you, consider

dropping cable and keep up with your favorite television shows and movies for a low cost each month using services such as [www.Hulu.com](http://www.Hulu.com), [www.Playon.TV](http://www.Playon.TV) and Netflix.

**B**ecoming a savvy coupon clipper might help you save big each month. Want to become an expert? Start out by testing your coupon knowledge in the quiz on page 4 of this newsletter!

# Ways To Save A Bundle On Baby Costs



Ask any parent and they will probably tell you that having a baby isn't an inexpensive venture. Although your financial situation may change there are still plenty of ways to save money.

**Get Your Finances In Order.** Once you find out you are having a baby, you might want to revisit your budget. Limiting extravagant extras could free up more money to spend on important necessities such as health care for your child.

**Necessity As Opposed To Nice-To-Have.** Infants grow very fast, so it is a wise idea to avoid spending a lot of money on items that they will only use for a very short time. You will probably want to budget for items where quality and safety is of high importance (such as a good quality car seat, mattress and crib). However, you can find gently-used baby and children's clothing and items at local

consignment or thrift shops as well as on eBay ([www.eBay.com](http://www.eBay.com)) and at [www.Craigslist.org](http://www.Craigslist.org). Once Upon A Child ([www.ouac.com](http://www.ouac.com)) is a nationwide franchise that buys and sells good quality children's toys, furniture and clothing. You could also find great baby bargains in classified ads and garage sales. Try not to forget about family or friends who recently had a baby. They might be willing to loan or give you the items that they no longer need.

**Diapers.** If using cloth diapers and washing them yourself isn't your thing, [www.BabyCenter.com](http://www.BabyCenter.com) suggests buying diapers in bulk at warehouse clubs or going online to places like Amazon or Diapers.com. Consider signing up at diaper manufacturers' websites to get coupons, and stock up when diapers are on sale.

**Healthcare.** Try researching state and government assistance programs that you may be eligible for. For example, Women, Infants and Children (WIC) provides healthy foods, nutrition counseling and medical referrals at no



cost. To find out if you meet the requirements, go to [www.fns.usda.gov/wic](http://www.fns.usda.gov/wic). In addition, the United States Department of Health and Human Services ([www.HHS.gov](http://www.HHS.gov)) may be able to offer you assistance with health insurance and other services.



**Childcare.** You might want to compare costs of family daycare centers in your area. If possible, consider trading time with a trusted neighbor or friend. A reliable student, possibly studying for early childhood education, might also be a source of help.

**Food.** Think about purchasing a good quality blender or food processor. Fruits like apples and bananas as well as vegetables such as carrots and sweet potatoes make a healthy and tasty baby food.

**Toys, Books, and DVDs.** Consider buying secondhand, borrowing books from the library or asking friends for hand-me-downs. Look into setting up a toy exchange with friends or neighbors who have children around the same age as yours.

## Industry News

### Student Loan Debt Approaches \$1 Trillion

Student loan debt is expected to reach \$1 trillion this year according to WalletPop.com. In light of this, debt industry executives are encouraging students to avoid credit cards as much as possible prior to graduation.

Figures show that college graduates have an average of \$24,000 in student loans, which take approximately 20 years to repay.

Although a college education can be valuable, students may want to consider a few options before they borrow. First, obtaining a post-graduation job may not be easy in today's economic climate depending on your field. Second, some graduates may also carry thousands of dollars in credit card debt, compounding their debt troubles and making it harder or impossible to make both payments.

As a result of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), most student debt can't be discharged in bankruptcy. In addition, student loan debt cannot be included in a debt settlement program.

It may be tempting for students to use credit cards to pay for textbooks, school supplies and basic living expenses, however it might be wiser to pay out of pocket as much as possible. Graduating with the burden of both credit card debt and student loans should be avoided.

### Ruling and Debt Report Reflect Positive Industry Changes

Debt buyers in at least one jurisdiction are now required to provide more information before filing lawsuits against debtors.

On February 1, the Second Division of the Illinois First District Appellate Court ruled that collection agencies filing a lawsuit to collect a claim on a debt buyer's behalf must include copies of all previous owners, the date of assignment to those owners, and the amount paid by the debt buyer.

A recent Illinois state appellate court decision held that the names of the debts' previous owners, the dates they were assigned the debts and the amount paid by the debt buyer must be included in a suit against a debtor. Previously, only minimal information was needed for debt buyers to initiate a lawsuit. This decision comes on the heels of a Consumers Union report titled "Past Due: Why Debt Collection Practices and the Debt Buying Industry Need Reform Now". While it only applies in Illinois, it seems to be following a trend around the country of increasing what evidence a debt buyer or collector must present when suing a delinquent debtor.

The ruling backs up the Federal Trade Commission in supporting the idea that basic consumer protections are in the best interest of the industry as well as the debtors. Innocent consumers can be protected from undeserved lawsuits, and debt buyers could benefit from an improved reputation and possibly higher returns by pursuing only legitimate debts.

For more information about the FTC's report, "Repairing a Broken System: Protecting Consumers in Debt Collection Litigation and Arbitration," visit [FTC.gov](http://FTC.gov).



# Fun, Frugal Ideas Can Help Keep Kids Busy

A little research and creativity can go a long way in keeping the kids in your life busy this summer. Here are just a few fun ideas.

## Parks

Visit your county or city website to identify the community parks in your area. Some parks feature bulletin boards where you can find flyers posted advertising hikes, classes and story times.

## Book Stores and Libraries

Your local library may offer some great free summer programs for adults, teens and children. Even toddlers can take advantage of local library programs with crafts and story times focusing on this particular age group. If your local library doesn't sponsor a particular program you could volunteer to start one!

## Pools

Your community pool can be a wonderful retreat from the summer heat. You may even receive discounted fees for special family nights. Discounted rates may also be available for those who visit later in the afternoon.



## Inexpensive, Quality Time

Check into children's discounts at local zoos, museums, aquariums or aviaries. You could also contact your Chamber of Commerce to find out if your town has a historic district.

Ask if they have a walking tour. You may be able to pick up a map at the Chamber or download one online and take these tours at your leisure. Remember to pack a picnic lunch or snack!

## Plan For A Rainy Day

You might want to keep a special book or board game on hand and surprise a child with it when bad weather prevents you from enjoying the outdoors.

If you have internet access this might be a good opportunity to take a virtual field trip. Visit websites such as [www.Volcano.Oregonstate.edu](http://www.Volcano.Oregonstate.edu) or The National Aeronautics and Space Administration (NASA) at [www.Nasa.gov](http://www.Nasa.gov). If you and your child enjoy history you might enjoy Dig ([www.Digonsite.com](http://www.Digonsite.com)), an online archaeology magazine for kids. Teens and adults can head to [www.Archaeology.org](http://www.Archaeology.org).



## Inspiring Thoughts

**"We can only be said to be alive in those moments when our hearts are conscious of our treasures."**

**- Thornton Wilder**

Being grateful for what you already own may help you save money and lead you closer to living a happy and simple life. Perhaps you take solace in your pet, a beautiful piece of art on your wall or a special memento that brings forth wonderful memories. Although these items may have required money at the time of purchase or, in the case of pets, require money for food and health care, they reward you by invoking feelings of happiness and peace.

Try to make a list of things you own that make you happy. What items continually bring you joy? In addition, try to think of 'stuff' you spent money on that does not fulfill your basic needs or bring you emotional fulfillment.

Taking a careful inventory of your possessions may help you see where your spending trouble spots lie. Then you can begin realizing how money can be spent smartly to satisfy your needs rather than wants.

For example, when the urge hits to shop for clothes, you may want to organize your closet instead. When you see how much you have you might think twice about buying more. If your wardrobe really does need an overhaul, you may want to consider whether inexpensive accessories could update a particular outfit. Once you begin to focus on the things you already have instead of what you don't have, you may find your spending habits changing for the better.

At any moment in your life, you can change your outlook and your perspective about money by analyzing how you view money. Try to begin making money work for you instead of against you!



## Client Reminders

### Mark Your Calendar For Your Draft Dates

Please mark your calendar when your monthly draft is scheduled (or bi-weekly drafts if you selected that option) and make sure the funds are available to be drafted on the scheduled dates. Missing drafts can limit our ability to get settlements for you.

### Visit Us On The Web!

Did you know that you can view account status and updates online? Go to [www.freedomdebtrelief.com](http://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.

### Share Your Successes!!

Many of our clients like to share their success stories and we love to hear them. You can also follow us on Twitter and Facebook.

\*\*\*

### 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**



# COUPON QUIZ

According to a recent study by Valassis, a media and marketing service company, coupon usage has risen steadily over the last several years. Test your coupon smarts below.

1. People who use coupons typically end up spending more than they need to. **True False**
2. When a manufacturer coupon displays a product in the picture, the coupon is good for that product only. **True False**
3. You are only allowed to print one e-coupon per download. **True False**
4. Store "A" publishes a manufacturer coupon in its circular. You would be allowed to redeem this coupon at Store "B" as well. **True False**
5. If you intend to use a coupon for a particular service, you need to let the company know when you call to get an estimate. **True False**

## Answers:

1. **False.** If you use coupons wisely you could slash a sizable portion of your bill. However, you should only use coupons on products that you need. Try not to purchase items just because you have a coupon for it.
2. **False.** Make sure you read all fine print on your coupon. If it states "any variety" or similar wording you should be able to use the coupon for anything in the product line.
3. **False.** Most manufacturers usually allow you to print two e-coupons (also known as "bricks") at a time from their site. Once you print your first coupon, hit the "back" arrow on your computer until the coupon is sent to your printer again. However,



- keep in mind it is considered fraud to make photocopies of e-coupons.
4. **True.** "Manufacturer coupons" may be accepted at different stores. Sometimes a supermarket will put a product on sale at the same time a competitor offers a coupon for it. If you watch closely for this you could try combining the manufacturer coupon from one store with the sale at the other and possibly save even more.
  5. **False.** Try not to reveal that you have a coupon for negotiable services until you get a first quote. If a company knows you have a coupon they could mark the price up first before applying your coupon to it.

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.



1875 South Grant Street  
Suite 400  
San Mateo, CA 94402  
Phone: (800) 655-6303  
FAX: (650) 897-8800