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- Does Using Credit Encourage You To Spend More?

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.



Car Shopping On A Budget: Drive Away With Savings



Although you are currently enrolled in a debt settlement program, a more reliable vehicle may be a necessity for you. Here are some tips that could help you purchase a car at an affordable price.

Make A List Of Expenses. Establishing a budget will help you determine how much of a car payment you can afford. It is likely that you want a car that is safe, comfortable and stylish.

However, you should also be sure to consider fuel efficiency, insurance costs, registration and other fees and expenses.

Credit Score Pointers. If you need a loan, you might want to request a copy of your credit

report from each of the three credit bureaus at www.AnnualCreditReport.com. Review each entry carefully and clear up any discrepancies that you may find. Depending on your financial situation, some loan officers may be able to work with you. Also consider reaching out to any banks or credit unions where you have accounts, as they may give you a better deal as a current customer.

Cover All Your Bases. Be sure to check magazines, newspapers and websites such as www.AutoTrader.com, www.AutoWeb.com, www.Cars.com, and www.CarsDirect.com to search for vehicles in your area and research makes and models.

You may want to enlist the help of a car-savvy companion who can offer a second opinion on anything related to the purchase of the vehicle you are considering. Some dealers may offer a CarFax report on their used vehicles at no charge. If not, you may want to purchase one on your own at www.CarFax.com for \$34.99.

Before you sign anything make sure you understand all the terms of your deal. Also, try not to let a dealer or individual talk you into anything that you aren't comfortable with.

New Or Used? Used cars may be less expensive to insure. Try to look for a late model car that is about two or three years old. Consider cars that have consistent records of little maintenance needed at 100,000 miles or more. Keep in mind that an older car with lower mileage may be a better buy than a newer car with high mileage. Good sources for this research are Consumer Reports, www.Autobytel.com or www.Edmunds.com.

Best Time For Deals. You may be able to find better deals on vehicles in November, December and January since many people are preoccupied with the holiday shopping season. You might also find better deals toward the end of the month when some salespeople are trying to meet their sales quotas.

Another good time to purchase a car may be on the weekend when some dealerships push their salespeople to sell as many cars as they can.

Try to use your current vehicle for as long as possible. If you anticipate purchasing a car after you complete your debt settlement program, consider that keeping your expenses manageable and paying all your bills on time could help you improve your credit score.

This may take patience depending on your financial situation, but will be worth the wait if a better credit report would improve your interest rate.



Transportation Money Savers

- Get regular tune-ups and keep your car running smoothly to improve gas mileage and prolong your vehicle's life.
- Oil changes are reasonably inexpensive, and they can help stretch out your gas mileage. Try to make sure you get regular oil changes and use the right oil for your vehicle and climate conditions.
- Roll down your windows and let the air cool your car rather than using the air conditioner.
- When shopping for a vehicle, try to focus on fuel efficient cars that get good gas mileage.
- If you're not going to be hitting any stop signs or traffic lights, consider setting your cruise control to save fuel.
- According to www.MoneySavingGuide.com, vehicles are usually most efficient at 55 to 60 mph on the highway.
- Keep in mind that driving the speed limit makes you a safer driver and it saves gas, too.



Spare Change



Credit Card Debt Falls, Scores Remain Stable

Consumer credit card debt fell 10 percent during the first half of the year and 17 percent from a year ago, and now totals \$6,472, according to information recently released by www.CreditKarma.com.

According to the report, credit scores held steady since the start of the year at 667, down two points from June 2010.

Consumers in Colorado had the highest amount of credit card debt at \$7,543, followed by New Jersey at \$7,531 and Connecticut at \$7,479. Consumers in New Hampshire, Hawaii, Wisconsin, Alabama, New York, West Virginia, Minnesota, Missouri, Illinois, California, Massachusetts and Texas decreased credit card debt more than the national average.

According to Collections & Credit Risk.com, states with the highest credit scores included California (685), Massachusetts (683), New Jersey (683), New York (679), Utah (679) and Washington (679).

Moving? Help May Be Here

The summer months are traditionally the number one time of the year for moving companies. According to the United States Census Bureau, approximately 14 percent of the U.S. population moves residences each year.

If you are one of the many individuals or families on the move this summer, getting organized may help your move go



smoother. There are many websites available to help you get organized. One site you may want to try is www.Lowes.com/Moving for help. Here you can find special savings for movers, appliance offers and delivery information, packing tips and supplies, to-do checklists and budget worksheets.

Also, keep in mind you can easily and quickly change your address online by visiting www.USPS.com. The site will send you an e-mail confirmation of your address change.

You can also safely and securely review your information at any time by logging in.

Study Help For College Students

If you own a PC or Mac notebook computer you may want to consider downloading Barnes and Noble's Nook Study for free. NOOKstudy (www.BarnesAndNoble.com/Nookstudy) could help you organize all of your class materials so when it's time to prepare for an exam, resources are just one click away. Study and organizational tools include places to organize coursework, import documents and research online.

Features also allow users the opportunity to try eTextbooks for free for seven days with up to 60 percent in savings on purchases of eTextbooks. According to the site users have access to 2 million eTextbooks and eBooks to choose from.



Client Reminders

Please Be Prepared And Respond To Our Correspondence

Be prepared to be contacted by one of your negotiators to approve settlements that have 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 web via your client portal at www.fdrclient.com, or calling our Client Services Department at (800)655-6303, option 3 to approve the settlement verbally.

Speed Up Your Program

You can make additional drafts into your special purpose account at anytime. This will help you complete your program more quickly. Many clients use tax refunds or bonuses to add funds to their account.

You can make this request via the client portal at www.fdrclient.com or call client services at 1-800-655-6303.

Good News Letters

Be on the lookout for your "Good News Letters".

When we negotiate a settlement on one of your accounts, we will send you a "Good News Letter".

The letter will have all of the information about the negotiated resolution, including the name of the creditor, the amount of the settlement, the date of the settlement and what the percentage is.

These are generally sent via email – however, if you do not have an email on file with us, we will mail it via the USPS.

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

Facebook and Twitter.



www.facebook.com/FreedomDebtRelief



twitter.com/freedomfamily

Get **\$250** Click Here to refer a friend to our program

Online Traps That Could Be Hurting Your Budget

Modern technology has transformed the way in which consumers shop. At one time, shopping required driving to the store to purchase needed items. However, thanks to the internet, consumers are able to shop anytime of the day or night, all from the comfort of their home.

Although this convenience can save time and energy, you may end up spending too much. Here are a few things to watch out for when it comes to online shopping.

Watch Out For Automatic Renewals

When you buy certain services through a website you might want to be aware whether or not your purchase signs you up for future automatic renewals of that particular service. www.Investopedia.com recommends making sure the fee you pay is a one-time fee which will only be withdrawn from your account one time and not in the future.

Also, try to be cautious when paying bills online. In some instances, utility companies or other services that accept online payments may sign you up for future automatic bill payments. If you pay your bills online, try to read all fine print before you press the 'Pay' button.

Don't Fall For Instant Gratification

If you craved chocolate chip cookies right this second but you didn't have any at home, you would have to drive somewhere to get them. When you considered the effort needed to satisfy your craving, you might be discouraged from indulging in your whim.

However, if you are purchasing items online, it is much easier to indulge since you have few barriers to complete a purchase.

When you make an online purchase, try to consider what it is you really need and purchase only that item from the site. Although it is easy to do, try to avoid 'shopping around' as it might lead to purchases that aren't necessary.



One-Click Payments

Many online retailers try to make purchasing simple by storing your payment and personal information on the site in order to make buying easier and faster. Consider whether this is a wise choice. If you have a habit of feeling the urge to purchase when you are stressed or having a bad day, one-click purchasing systems can be budget busters since you may not think a purchase through clearly enough.

Paying By Debt vs. Credit

If you are paying with a debit card and a thief steals your information, your protections may be limited. It is a good idea to check with your bank regarding any liability issues in case your card is lost or stolen. Try to monitor your bank accounts regularly to make sure your debit purchases are correct. www.Kiplinger.com suggests considering services such as www.EBillme.com to make secure cash payments when shopping online.

Consider Shipping Costs

Buying online may actually save you money if you are a careful, savvy shopper. However, if you buy goods that could easily be picked up at a local store you may end up paying shipping and handling fees that could have been avoided. Some shipping and handling fees can be extremely high, at times exceeding the cost of the item you plan to purchase. Consider whether or not the item you are buying is worth the shipping costs.

When A Deal Is A Deal

When money is tight it may be hard to pass up a good deal. However, if a website or unsolicited email is offering a deal that seems too good to be true it probably is. Also, a good deal isn't a deal if it requires purchasing an item that you do not need or won't use.

Ways To Save On Your Cell Phone Bill

Since there is a good chance that you may have a cell phone, below are some tips that may help you save money on your monthly bill.

Assess Your Minutes. Try to track your usage each month to make sure you subscribe to a plan that meets your needs. Have you been using more minutes than your plan allows? If so, you may benefit from subscribing to a plan that offers more minutes instead of incurring overage charges. You may also want to sign up for a free service such as www.OverMyMinutes.com which

sends you an alert before you are about to go over your monthly minutes. You may also be able to track your minute usage online on your provider's website by creating a free account. If you find you aren't using as many minutes as you are paying for, you could save money by switching to a less expensive plan.

Rework Your Plan. In addition to your minutes, you may also want to consider if you are paying for extras that you do not use or are not really necessary. Consider if extras such as texting, games, ringtone downloads and web surfing capabilities are necessities while you are trying to pay down your debt.

Should You Keep Your Landline? Canceling your home phone may allow you to eliminate a bill each month. But consider that from a debt settlement standpoint, basic home phone service allows you to give collectors a phone number in which they can leave a message. Numerous voice mail messages on your

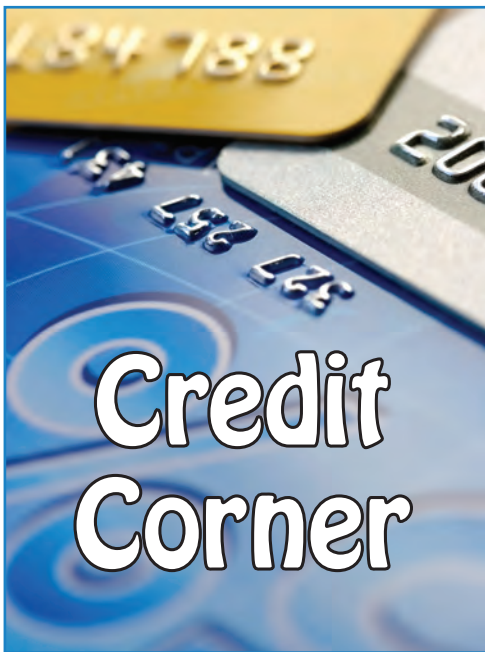
cell phone may use up some of your minutes. Also, a land line gives you an opportunity to make local calls for free. Cell phones usually use minutes whether you call locally or long distance.

Use A Friends And Family Plan.

Some carriers allow friends and family members to talk for free if they subscribe to the same service. There may also be a discount if you form family plans.

Consider A Pre-Paid Phone. If you use your cell phone sparingly, you may consider a prepaid or pay-as-you-go plan, which usually allows customers to buy minutes as they need them and do not involve lengthy contracts.





more purchases on your credit card than you can comfortably pay down each month. Here are a few ways to avoid credit pitfalls.

Charge Only What You Can Pay Each Month

A generous credit limit can make you feel like you have free money just waiting to be spent. However, charging up to your limit on credit can hurt you financially.

According to www.Money.MSN.com, experts recommend using just 10 to 30 percent of your available credit. If you can't pay off your card completely each month, try to keep your balance comfortably under the limit.

Make Payments On Time

Paying bills may be a challenge when you are on your own for the first time, however keep in mind it is important to pay your bills on time and pay at least the minimum required on your cards each month.

Always try to consider ways to cut expenses and increase your income.

Foster Good Credit Habits

It might be wise to set up a system to pay your bills on time. Set up an organized system of bill payment.

Try free online services such as www.Mint.com or basic spreadsheet software. It may take some discipline but if you find an organized system

you are comfortable with you could become more savvy at working a budget.

Whatever route you choose, try to use your credit cards carefully, pay bills on time and avoid unnecessary debt.

If you continue these good habits you have a great chance at developing successful financial habits that can continue throughout your life.

Refrain From Multiple Credit Cards

Keep in mind that store and regular credit cards often come with tempting perks and offers.

Collecting cards may lead to serious debt problems that can be challenging to pay off. It is a good idea to stick to the fewest possible cards you need and

select cards with perks you'll use regularly.

Retail store cards may not be the wisest choice if you want to avoid debt or unnecessary purchase. Consider these wisely before applying.



Ways For Young Adults To Avoid Credit Mishaps

If you are a young person heading to college or striking out on your own, you may realize quickly that your needs – clothes, groceries, furniture – exceed your income.

Although using credit to purchase necessary items can be tempting, it is wise to avoid making

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