



freedom
DEBT RELIEF
1-800-655-6303

Make This Year A Financial Success • Inspiring Thoughts

- Client Reminders • Spare Change
- Confessions Of A Novice Couponer
- Moving Forward From Effects Of Financial Burnout

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.



A Fresh Start: Make This Year A Financial Success

As the new year begins, you may make resolutions and consider ways to better your life. Instead of tackling a long list of goals all at once you may want to consider setting smaller monthly goals. Taking small steps to improve your life, personally and financially, could help you achieve a greater amount of success. Here are a few ideas to get you started.

January - March

- Organize your finances. Think about your spending habits. Are there any areas you can work on to achieve financial freedom sooner?
- Now is a good time to rethink your financial goals. Visit MoneySavingGuide.com. Scroll down the page and go to the “Money Saving To-Do List” on the right. This list is an online tool that allows users to type individual goals and check them off when they are completed.



- Remember to take advantage of holiday clearance sales at the beginning of the year. This is a good time to stock up on holiday necessities.
- Revisit your budget and consider any changes in income or required expenses.

April - June

- Try to think about new ways to save money on your daily living expenses. For example, consider planting a garden. If you have the space for it, you could save cash and enjoy a new hobby!
- Begin your spring cleaning by hosting a garage sale or selling items at a flea market.

You may also sell unwanted items on www.ebay.com or www.craigslist.org for extra cash. Also consider Freecycle.org for items you want to give away.

- As Earth Day approaches on April 22, it's a great time to go “green”. Consider using homemade cleaning solutions. Visit the Eartheasy website and search ‘non toxic home cleaning care’ to read articles on making your own non-toxic cleaners. You can also reduce your impact on the environment by purchasing used or second-hand items. Doing this can help prevent trash from filling up the landfills. You should be aware of your fuel consumption and look for ways to save if possible. Visit www.earth911.com for more tips.



July - September

- Focus on saving energy. Small actions, like weatherstripping the seams around your air conditioning unit to prevent air leaks, could help you save money. Go to www.energy.gov for more energy saving tips.
 - Think of inexpensive getaways that would be fun and interesting. Enjoy the outdoors. Find out if zoos offer family discount days.
- Consider a weekend road trip to a national park if it fits into your budget.



October - December

- It's never too early to plan your holiday gift list. Consider putting together themed gift baskets or making special mementos for the people in your life.

Money Saving Checklist To Take All Year

- Consolidate trips to the grocery store to avoid buying more than you need.
- Plan your meals according to weekly specials in the grocery store. Use coupons only when they can save you money on products that you normally purchase. See article on page 2 of this newsletter for one woman's experience using coupons.
- Take precautions that may protect you from becoming a victim of identity theft.

For example, shred all financial documents before putting them in the trash. Be smart about entering information online and always try to vary your passwords and user names. For more tips and information, visit www.ftc.gov.

- Establish a system that will help you remember to pay all bills on time each month. Consider marking the dates in a calendar or using e-mail or text phone reminders. Paying bills online may also help you avoid late fees and save money on postage.

Confessions Of A Novice Couponer: Can Wise Clipping Save Money?

Have you ever wondered if clipping coupons could pay off? Recently a colleague in my office volunteered to share her experience with me on using coupons. The busy manager, wife and mother said she didn't have a lot of time to organize her shopping but wondered if she could make a dent in her monthly budget just by using the coupons that came in her weekly newspaper.

Sally was inspired to try couponing after watching an episode of the TLC hit show 'Extreme Couponing.'

"The people on that show are clearly extreme," explained Sally. "Most of the people on the show make it a priority and are obsessed with saving and couponing."

I told Sally that I would follow her story to see if she could be successful on a smaller scale.

Sally resolved to set her first goal - dedicating time to consider her monthly grocery expenditures. She also knew that she buys a lot of the same things week after week.

"When I took a good look at my usual routine, I noticed a pattern in my buying," said Sally. "I saw that most of what I purchased

each week included necessities like diapers, paper towels, milk and cereal. This inspired me to set my next goal which

was to clip coupons that pertained to necessities I already buy and use often.

Sally, who is expecting another baby, also had a goal

of creating a "mini-stock pile" for her family; she said this would help reduce her "emergency" runs to the grocery store."



To start she made sure she paid attention to the newspaper circulars. She also considered in-store promotions, such as Buy-One-Get-One specials, and combined



them with coupons when possible.

"It has made a difference in my budget so far," said Sally, a self-professed coupon novice. "With 10-15 minutes a day and a bit of planning before I shopped, I saved a little over \$100 my first month."

"I was a little nervous that I would end up spending more than usual, which I did on some weeks, but I can already see how it will benefit me in the long run when I'm busy with a new baby. It's a relief when my husband tells me we are out of something, and I can tell him to go to the basement "stockpile" to get more, instead of one of us jumping in the car."

Sally revealed that other goals, such as planning meals ahead of time and focusing on the necessary ingredients, help her refrain from clipping coupons on things she may not need just for savings sake.

"Taking a small step to consider what I buy has changed the way I think about my finances," she remarked. "I've also become more organized. Having a plan helps me feel more confident about my buying decisions and my budget."

Sally's next goal is to see if she can save even more by utilizing online coupons or by obtaining specific coupons for specialty products, such as organic foods. Check out future newsletters to see how she does.

Savings Sally Suggests ...

- ✓ **Set small, attainable goals.**
- ✓ **Investing in an inexpensive coupon organizer.**
- ✓ **Find out what stores allow double couponing and shop at the ones that do**
- ✓ **Take note of any coupon or promotion conditions and expiration dates.**
- ✓ **Go through all coupons and circulars in the paper and consider your best deal. Also, think carefully about how you can use 'Buy One Get One' offers to your advantage.**
- ✓ **Consider signing up for store rewards cards as they may offer extra savings.**
- ✓ **Have a coupon swap party. Or ask your friends for their coupons that they don't need.**



Inspiring Thoughts

A crust eaten in peace is better than a banquet partaken in anxiety.

~Aesop, Fables

Financial concerns can be a stressful part of life. As you work toward your goal of being financially free, remembering these ideas can help you reduce stress.

Get Plenty Of Sleep. Try to go to bed on time so that you can wake up on time feeling fresh, unrushed and ready to tackle the day ahead. If you're late in the morning and you have to rush to work, you're already stressed out and the day has barely begun!

Learn To Say "No." Don't overburden yourself. Take projects one at a time. If a task seems too particularly overwhelming, set aside a special time to work on it.

Simplify And Un-Clutter Your Life. Take care of small tasks that have been bothering you for a while. Boil everything down to just a few simple goals.

Pace Yourself. Spread out big changes and difficult projects over time; don't lump the difficult things all together. Taking baby steps can be enlightening.

Live Within Your Budget. Don't use credit cards for ordinary purchases.

Write Down Your Thoughts And Goals. You could keep a journal or just write when you feel the need to. You may be surprised by how clear your own thoughts become when you see them in black and white.

Delegate Tasks To Others. Don't be afraid to ask for help if you feel overwhelmed.

Laugh Often! Take your work seriously, but yourself not at all. Don't forget to find humor in everyday situations and don't take yourself too seriously.



It Pays To Research Scholarships Early

Students who plan to attend college should begin seeking scholarship opportunities as early as age 14, according to a recent article by PR Newswire. A little creativity could help college hopefuls in their search as well as using social media. Here are a few additional tips.

Create Profiles. Credible scholarship search sites track scholarships and match a student's criteria. Some sites even accept profiles from parents and high school students. Finaid.org suggests using a database such as the FastWeb Scholarship Search at FastWeb.com which is frequently updated and offers a lot of scholarship information.

Be Social. Try to follow Twitter handles such as [@scholamerica](https://twitter.com/scholamerica), [@gilmanprogram](https://twitter.com/gilmanprogram), [@scholarshipsusa](https://twitter.com/scholarshipsusa) and [@college_success](https://twitter.com/college_success) to get information on the most recent scholarship offerings.

Keep Track Of Research. Before you leave a website, try to make a note of anything that interests you. If you found out about a scholarship that you are interested in, take note of all requirements including application deadlines and types of experience needed. Then, get a head start on accomplishing the requirements.

Keep Applying. It is wise to continue applying for scholarships even after you begin your freshman year in college. Many opportunities are available for underclassmen.



Feeling Financial Burnout? Tips Can Keep You Moving

Watching your pennies and carefully keeping track of how you spend can be very rewarding. However, frugality can also lead to burnout.



There are many reasons for budget burnout. Read through the steps below to get back on a positive course.

What's Ailing You?

Try to think about why you feel so burned out. Perhaps

you lost a job due to no fault of your own or suffered a medical setback. Or, maybe your financial problems aren't your fault and you feel powerless over the fact that you need to worry so much about your financial situation.

Whatever the reason, remember that you made the important first step by enrolling in a debt settlement program. If you continue to work hard you can resolve your debt, get your finances in better shape and look forward to achieving your long-term financial goals.

Talk About It. If possible, talk about your feelings with an understanding friend or relative. Any kind of personal fear or frustration can seem harder to deal with when it is internalized. If you don't feel comfortable opening up to someone else about your situation, just being sociable with someone else

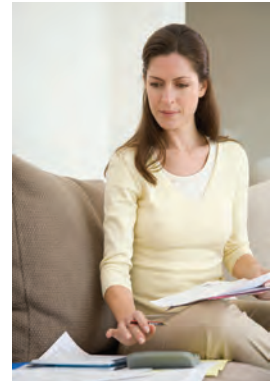
and laughing out loud can be an amazing cure to whatever troubles you.

Go For It. Sometimes frugality makes us feel guilty for wanting to treat ourselves to simple, affordable pleasures. It's perfectly acceptable and necessary to treat yourself to small indulgences on a regular basis. Frugality isn't about deprivation.

The concept works best when you balance your individual wants and needs and work them into a budget that you can stick to. If a frequent stop for a caramel mocha latte is a special treat and fits into your budget, then cut back on or eliminate something else that isn't as important.

Move Forward. Try to reassess your life and find out what you need to do to improve your personal situation and outlook regarding your finances. For example, if you lost employment due to downsizing and haven't found a new job yet, try to think of creative ways to bring in more income.

If you took a look at your situation and discovered you have a spending problem, rather than an income issue, try to examine why you spend too much and get down to analyzing your wants and needs.



New Uses For Household Items

To help in home organizing, RealSimple.com suggests thinking creatively to find new uses for commonplace things:

- An unused napkin holder can do double-duty as a bill organizer. Just arrange them in the order (back to front) which the need to be paid off.
- Have a bouquet of flowers with short stems? A plastic straw can serve wisely as a stem extender. Just insert the short flower stems into the plastic straws to give your posies greater stature.
- Need storage for items like purses, scarfs or belts? Try using shower-curtain hooks for to keep these items organized and ready for wear when you need them.



Client Reminders

Please Be Prepared For And Respond To Our Correspondence

Be prepared to be contacted by one of your negotiators to approve the 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.

Refer-A-Friend To Freedom Debt Relief And Earn \$250

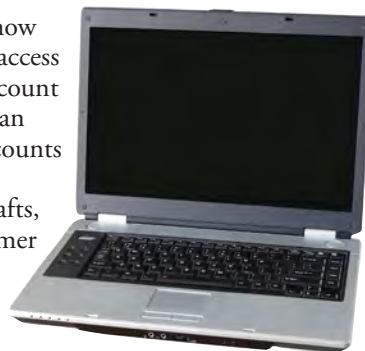
If you know a friend or family member who could use our help, you will earn \$250 if you refer them to us and they ultimately

enroll in FDR's debt resolution program. There is no limit to how many referrals you can make or how much money you can earn.

Please review the details on the following page, or visit <http://www.freedomdebtrelief.com/ambassadors/> for complete details.

Visit Us On The Web

Did you know that you can access your FDR account online? You can view your accounts statuses, view upcoming drafts, submit customer service requests, and more.



To access your online account, go to www.fdrclient.com (you can also access by clicking the "Clients" link at the bottom of any page on www.freedomdebtrelief.com).

Once there, if you already have an online user account, 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.

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Mon-Thurs:

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

When we ask our clients why they chose us, they often say, "because my friend told me about you."

Now we have a program to reward our clients that spread the word of our program.

For every referral that enrolls into our debt relief program, we'll send you \$250!*

So tell your friends about the company that makes credit card debts a thing of the past, today.

Refer a friend and help others get on the path to financial freedom!

For more information on our Refer-a-Friend program, visit
www.freedomdebtrelief.com/ambassadors or call 1-800-997-9544.

*Commissions are paid after referred customers: (1) enroll on FDR's debt settlement program, and (2) make their first program deposit into their dedicated account.
Note: If your commissions in any given tax year exceed \$600, then FDR will be required to report your earnings to the IRS for tax purposes (please see a tax professional for guidance on such issues). The payout amounts listed herein are good through December 31, 2012.



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