



1-800-655-6303

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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.



## Building Blocks For A Better Financial Future

**T**here are many ways to build a solid financial life for yourself. Keep things simple by building one block at a time.

### Laying The Foundation

Thinking outside the box about big purchases can help save larger amounts of cash.

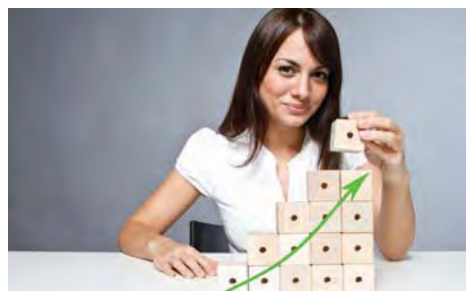
For example, there will probably be a time when you need a new vehicle.

Purchasing an older or used car using cash is a money-saving goal that many frugal buyers have accomplished with hard work and diligence. Another money-saving goal would be to stick with the vehicle you have now and pay it off, allowing you to be car payment free in the future.

Depending on your situation, you may even decide to use public transportation rather than purchasing a car, a move that could really save.

Or, at some point you may want to consider downsizing your home if this is feasible. For example, you may consider renting if this is cost effective in the area you live in.

If you work on decreasing your major expenses, you could find yourself with more cash to pay down debt and eventually save for your future financial goals.



### Solid Surroundings

When it comes to your budget, you might want to plan yearly and then divide by 12 to get an idea of your monthly numbers. For example, consider irregular expenses, such as holiday gifts and property taxes, that may sneak up on you if you reserve your thinking to a month-to-month basis. For help, try free budget worksheets from sites like Mint.com and Kiplinger.com.

Finding ways to cut spending while increasing income could help you pay off debt sooner and shelter you from future economic setbacks.

### Topping It Off

If one budget doesn't work, try another. You may need to practice things for a while in order to get it right. You can try free sites such as LearnVest.com, Mint.com and Yodlee.com, to help you organize your financial life. Learn to make adjustments and keep trying.

Also, keep things fun. For example, do you feel a sense of accomplishment when you find a great designer deal for half the price at a thrift shop? Do you have more fun making a personalized, creative gift than shopping for one? Do things that work for you to save money and you will be more likely to stick with your budget.

As you put one block on top of the other you will help build a financial fortress around yourself.

Each goal you achieve brings you closer to a solid fiscal future.



## Take Control Of Your Finances

**1. What should you do first to begin taking control of your financial future?**

- A. Track Your Spending
- B. Save More To Pay Off Debt
- C. Refocus On Priorities and Goals
- D. Rework Your Budget
- E. All Of The Above

**2. What can you cut back on if you feel you've been spending too much?**

- A. Your Cable Bill
- B. Your Cell Phone Bill
- C. Your Student Loans
- D. Your Entertainment Expenses
- E. All Of The Above

**3. It's important to keep other expenses current while working your program.**

True  
False

**4. Your utility costs are rising. What's the best step you can take?**

- A. Call the companies to see if they will let you delay payment
- B. Pay the bills late
- C. Ask the utility company to put you on a cost-averaging plan

**5. To form a good budget you need money to hire a financial planner.**

True  
False

### Answers:

- (1) E; (2) E; (3) True; (4) C; (5) False

# Inspiring Thoughts

“When you arise in the morning, give thanks for the morning light, for your life and strength. Give thanks for your food, and the joy of living. If you see no reason for giving thanks, the fault lies with yourself.”

- Tecumseh, Shawnee Chief

Gratefulness is one of life's most important lessons. When was the last time you stopped and gave thanks for the positive things in your life?

Of course, life lessons aren't always easy. It's natural, especially in difficult times, to look at others and wish we had what they had.

However, if you find yourself focusing on others, try to counteract your feelings by considering your own blessings.

Sometimes when we look at others and think they have more than we do, later on we may learn that it really isn't true at all. Look at all of the time wasted that could've been better spent! Even if someone actually does have more, dwelling on what we don't have fosters negativity, something that isn't conducive to inner peace.

Gratefulness, on the other hand, can help lead to inner contentment. Try to see if you find yourself in a better frame of mind after you spend a few minutes reflecting on the positive things in your life. Positive thinking can be great for your mind and your health, too.

Some people worry so much in their lives that it ends up affecting their health in a negative way. You may prevent illness in your life by thinking positively and being grateful.

Start by taking a break twice a day to express gratitude for your blessings. For example, you could think about positive aspects of your life as soon as you wake up in the morning. Try to anticipate a positive day ahead. Then, when you go to bed, think about something positive that has happened in your day or something you feel good about.



## Spare Change

### Become Late Fee Free

While you are working your program, it is important to stay current with your recurring regular monthly bills.

Losing track of even one bill can cost you financially. SmartMoney.com reminds consumers to take whatever steps necessary so that you can stay late fee free.

Some ideas include setting payment reminders on your calendar or checking with your utility company to see if they offer alert services which send text or e-mail reminders when your bill is approaching its due date. Or, you can simply set a reminder on your cell phone.

If you have trouble remembering because your bill due dates stagger throughout the month, consider calling a company's customer service staff and asking if you can adjust your due dates to fall around the same time of the month.



This may make you feel more organized since you could do your bills in one sitting, saving time and reducing the chance of missing a payment.

You could also automate and schedule your payments online to avoid late payment traps, however this requires being disciplined in recording the deductions in your checking account each month.

### Talking About Money May Help You Save It

According to Bankrate.com, verbalizing goals may actually have an influence on accomplishing them.

Instead of going through your financial plans and goals in your mind, consider discussing them with a trusted person. You might also want to ask your friend or family member to check back with you on a regular basis to see how you've progressed. Try to choose a person who you respect for their money handling skills.

If your confidant is your partner, verbalizing your savings goals with each other may even help your relationship.

Of course whoever you talk to, whether it be a spouse, partner, friend or family, SmartMoney.com believes that it's all in the way you say it that counts.

Try to stay calm and open to positive input.

The great thing about financial conversations is that everyone involved can learn something new just by opening up and making a special effort to possess a different outlook regarding money.



# Credit Corner



## Some Facts About Secured Credit Cards

After you complete your program you will probably want to begin rebuilding your credit. Secured credit cards may be an option to explore.

### Some Facts About Secured Cards

Check with your bank or local credit union to see if they offer secured credit cards. You can also find a list of issuers at [www.SecuredCredit.com](http://www.SecuredCredit.com).

Secured credit cards work in much the same way as a debit card, but offer many of the same advantages of regular credit cards. Secured cards carry a Visa or MasterCard logo, allowing them to be used anywhere major credit cards are accepted.

As part of the application process, you will probably need to make a deposit into a savings account which is linked to the card. The deposit amount (typically between \$300 and \$500) sets your credit limit.

### Do Your Research

Secured cards may involve more fees than regular credit cards, so it's important to get as much information as possible from the card issuer. Read the fine print and make sure you understand all interest rates, fees and requirements associated with the card you choose.

Make sure that the card issuer reports your account to at least one of the three main credit bureaus since this can help improve your credit score.

### A Brighter Financial Future

Since secured cards carry a set balance that you pre-pay, they can be used as tools to help you practice staying within your budget. Not being able to charge more than you can pay off each month can foster good credit habits to continue once you graduate to an unsecured card.

Keep in mind that you are using a secured card only as a stepping stone to help you achieve your goal of improving your credit history. In most cases, you can qualify for an unsecured credit card after about a year of responsible secured card usage.

In addition to using your secured card, remember that paying all bills every month and on time will also improve your credit worthiness. When lenders review your credit report they want proof that you have a history of paying loans and bills in a timely manner.

## Try A No-Spend Month

Designating one month out of the year as a 'no-spend month' could be a great experiment according to [Money.MSN.com](http://Money.MSN.com).

If you work hard and commit to spend only on things you really need such as gas, groceries, rent and utilities for one month, you could kick start good financial habits that follow you throughout your life.

You will need to practice will power to avoid new purchases. However, keep reminding yourself that the money you save can go toward your settlement account. The sooner you pay off debt, the sooner you can become financially independent.



## How To Speak Up When Shopping Is Less-Than-Positive

Whether it's a defective product or poor customer service, you may at some time have a shopping experience that warrants action on your part to remedy the situation. Here are a few ideas to help you if you decide to take your case to the store manager.

### Take Note Of Policies, Procedures

Gather and review all documents you have related to the transaction, including receipts and store policies. Before you make any calls, be sure to have a notebook, pen and all documents ready and available. You can help yourself by being prepared and informed.

### Making The Call

When you contact the manager or customer service supervisor, try to be positive and calm. You might want to begin by saying, "I shop at \_\_\_\_\_ all the time and usually have a wonderful experience, however I wanted to bring a situation to your attention."

Prior to your call, it may also be wise to consider what resolution you seek. For example, if you have a defective item, do you want a replacement or a refund? In many cases, the manager or corporate office will ask what they can do to remedy the situation. Having a quick, confident response will help things run smoothly.

### Going A Step Further

If you feel your complaint hasn't been addressed adequately, ask who the 'next in command' is or request the contact information for the store's corporate office. You can also send a constructive letter or e-mail to the company.

Remember that you can reach out to groups like the Better Business Bureau, Federal Trade Commission and, in some cases, your state Attorney General's office.





### Mark Your Calendar For Your Draft Date

Please mark your calendar on the dates your drafts are scheduled and make sure the funds are available to be drafted on those dates.

Missing drafts can have a negative impact on the success of your program as it limits our ability to negotiate settlements for you.

Have you considered splitting your draft in half and setting it up on a bi-weekly or semi-monthly basis? Many people find it easier to budget and stay on track with their program with a smaller draft amount twice per month. Contact Client Services to find out how.

### Speed Up Your Program (Consider Using A Tax Refund)

If you know a friend or family member

# Client Reminders

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 below 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](http://www.fdrclient.com) (you can also access by clicking the "Clients" link at the bottom of any page on [www.freedomdebtrelief.com](http://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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## Video of the Month



### Mid-Peninsula Boys & Girls Club

In this video, the Mid-Peninsula Boys & Girls Club visit the Freedom Financial Network offices in San Mateo.

Freedom Financial employees raised \$1,500 for the boys & girls club by participating in a fundraiser where they wore jeans to work.

To learn more visit [www.midpenbgc.org](http://www.midpenbgc.org)



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