



1-800-655-6303

- **Mobile Banking: Is It A Good Option For You?** • Client Reminders
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- **Have Fun This Fall Without Breaking Your Budget**

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.



**M**obile banking gives you the opportunity to access your financial accounts and conduct transactions wirelessly using a mobile device, such as a cell phone.

Most financial institutions such as banks, lenders and credit unions now offer mobile banking.

Whether you've already joined the mobile-banking revolution or you're thinking about giving this option a try, consider a few tips to keep your information safe.

#### Pros Of Mobile Banking

First and foremost, the biggest benefit of mobile banking is convenience.

Mobile banking takes online banking a step further by offering features which give users the opportunity to tend to basic money

management duties at any time of day no matter where they are.

Mobile banking can be a great option for a busy lifestyle. You can use apps, the browser and text messages to check account balances, pay bills, transfer funds, deposit checks and receive account alerts on the go.

According to a report by Javelin Strategy & Research, approximately 29 percent of mobile phone users across the nation already use their devices for such purposes.

#### Ways To Protect Yourself

There are risks whenever you share information online or electronically. You could jeopardize your personal information if your phone is lost, stolen or ends up in the wrong hands.

If you decide to bank by mobile phone it would be

wise to password protect your device.

Although a savvy thief may be able to get around that barrier, anything you do to make it harder for him or her to steal your information is never a waste of time.

If your phone is lost or stolen, wipe all personal data from it as soon as you can, if possible. If you download your financial institution's secure app, check to see if it can be deactivated remotely. If your financial institution makes this possible, it could help you quickly erase personal data from your phone.

Check with your wireless carrier to see if your device can be remotely reset to factory settings.

Also, always make sure that a wi-fi network requires a password, making it more secure, before you connect your phone or before you use your phone to complete any personal or financial transactions. Avoid connecting your mobile device to wi-fi networks without the requirement of a password.

If you feel that there is a chance your personal information has been jeopardized in any way, review your account activity and if you notice any discrepancies report them promptly to your bank.



#### Is Mobile Banking Right for You?

As technology advances, it will change the way we live. Mobile banking is here to stay, regardless of our decision to use it. If you take the appropriate steps to make sure your transactions are safe, mobile banking could help you manage your finances. On the other hand you may prefer to manage your finances online or in person to avoid the risks.

## Mobile Money Management Options: Apps That Could Help You On The Go

**H**ere are some great mobile phone apps to help you manage your budget. Don't forget to check with your financial institution to see if it offers a secure app of its own for your phone type.

**Mint.com:** Manage your budget with help from this free app and website, gaining as one of the most popular personal finance applications. (iPhone, Android)

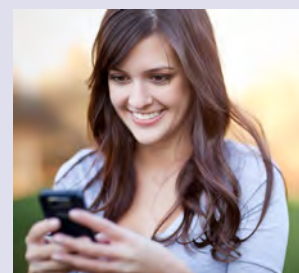
**moneyStrands:** This free app can show you exactly how you are spending your money. (iPhone)

**iWallet Lite:** You can keep up with your income and expenses with the help of this free app for iPhone users.

**DayBank:** This pocket-sized, low cost check register helps you enter transactions and track cash spending.

**PayPal:** This money management app offers users a secure way to access a personalized account, check your balance and send money to friends and family directly from your phone at no cost.

**PowerWallet:** Let's you automatically categorize your transactions at no cost and offers advice to help you get the most from your money.





# freedom

DEBT RELIEF

## Client Reminders

### Please Keep Your Contact Information Updated

We need to have your updated e-mail and phone contact information to give you updates on settlement activity and stay in touch with you throughout the program. If your contact information has changed please visit the Client portal at [www.fdrclient.com](http://www.fdrclient.com), call client services at 1-800-655-6303 or email [support@freedomdebtrelief.com](mailto:support@freedomdebtrelief.com) to let us know.

### 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](http://www.fdrclient.com) or call client services at 1-800-655-6303.

### Budget For Your Monthly Draft - Or Split Your Draft

Please mark your calendar each month with the date your monthly draft is scheduled and make sure the funds are available to be drafted on that date. Missing drafts can have a negative impact on the success of your program. Many of our clients prefer to split their drafts either twice per month or every two weeks in order to line up the draft dates with their paychecks. Call us and speak to one of our Client Service Advocates to set this up!

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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**



# Spare Change

### Consumers Who Spend Time Looking For Deals Can Save More!

A Purse String study by RedPlum, a printable coupon savings site, indicated consumers who devote time to saving have reaped the rewards or frugality. In addition, consumers who share with others their savings and deals on coupon and frugality websites also save more according to the report.

Overall, 62 percent of those surveyed indicated that they have saved up to \$30 each week using coupons and that they spend on average only up to two hours each week seeking out those savings.

Eighty-three percent of respondents admitted to sharing or swapping coupons and deals with family and friends on a regular basis. When asked what they would do to receive 25 percent or more in savings, 75 percent indicated they would sign up for an email newsletter; 67 percent would “like” a page on Facebook; and 17 percent would Tweet or re-Tweet a deal. Shoppers who are social and share deals with friends and family tend to save more.

According to the study, 50 percent of respondents who “always” shared deals saved over \$30 each week! It would be wise to use both traditional and digital sources to reap the most savings.

The number of respondents comparing prices online and in print rose since last year. According to the study, 61 percent of respondents planned their shopping trips around circulars, coupons and deals. Those using their cell phones for savings are most often



accessing a coupon in an email followed by comparing deals and downloading savings apps.

### Program Teaches Kids About Money

In honor of National Coupon Month in September, RetailMeNot.com and Junior

Achievement USA (JA.org) announced the creation of a new curriculum that will help educators teach middle-school students how they can successfully save money.



The curriculum will teach students basic skills like using coupons and deal-seeking while shopping, and will help to detail the many types of retail store offers that are available to consumers in the marketplace.

Educators who are interested in participating can download the “JA Searching for Savings” curriculum and teaching guide by visiting RetailMeNot’s Savings Appreciation Campaign page at [RetailMeNot.com/Savings](http://RetailMeNot.com/Savings) or by visiting Junior Achievement’s website.

Ipsos Public Affairs ([www.ipsos.com](http://www.ipsos.com)), on behalf of RetailMeNot, conducted a recent poll of parents with a child under the age of 18.

Results indicated that seven in ten parents say that there is no official curriculum/class at their child’s school that teaches children how to budget, use credit responsibly or save for the future.

## Tips on Balancing Your Checking Account

\$ When shopping or running errands, keep all receipts in your wallet or another convenient place. Log all expenses in your check register when you have a free moment. This is especially important if you use your debit card frequently.

\$ Mark all of your automatic deductions in your calendar. These can be easy to forget since most of us have busy schedules.

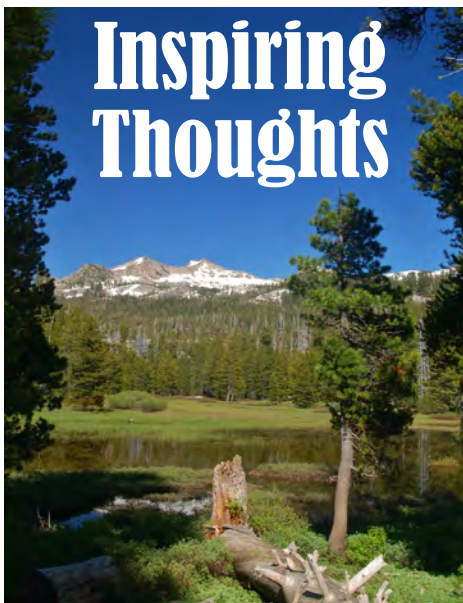
\$ Check your account balance on a regular basis. Take advantage of services such as online or mobile banking. Also, contact your bank to see if they offer any type of

automatic alert service. Your bank may be able to alert you via phone, e-mail or text message if your account falls below a certain amount.





# Inspiring Thoughts



**“I say to you today, my friends, so even though we face the difficulties of today and tomorrow, I still have a dream.”**

**- Martin Luther King**

**I**f you are facing debt, maybe you dream of having financial freedom.

With a little luck and a lot of hard work, most of our dreams can be attainable.

As author Henry David Thoreau said in 1854 in his book ‘Walden’, “If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them.”

When Thoreau refers to castles in the air perhaps he means that if you build a solid foundation for your dreams, stay persistent and keep working toward your goal, anything can be within your reach. Perhaps debt has temporarily derailed your dreams. But you don't want debt to win, do you? Maybe you have been at the beach and while there, you built a castle in the sand not realizing how close to the water you were. You may have left your beautiful creation there that evening only to return the next day to find that a wave had destroyed your efforts. Hopefully, you looked around and found plenty of sand to build another castle, bigger and stronger than the first and further away from danger.

When you experience a setback, what do you do? Do you walk away and give up on your ‘castle’? Or will you assess your situation, get digging and build again after learning from your mistake? It is important to learn from past experiences. Whatever you dream, it is a good idea to keep dreaming and keep working. If you dream of financial freedom, you might want to think about rebuilding your ideas about spending. Working with a debt settlement program can help you build a more solid foundation.



## Have Fun This Fall Without Breaking Your Budget!

**Y**ou don't have to spend a lot of cash to make the most of a beautiful fall day!

### Stay Informed About

**Community Events.** Contact your local visitor's bureau, library, YMCA or other community center. These organizations are usually up-to-date on what's going on around town. If you are a member of AAA, peruse their website at AAA.com, monthly newsletter or TourBook travel guide. Don't forget that high schools and local community colleges or universities offer plays and sporting events that can be just as fun and exciting as their professional counterparts.

**Historic Deals.** Although general admission can be pricey at some museums, you may find that many sites offer free or discounted days of access. If you enjoy history or national parks and it fits into your budget, consider buying a membership or annual pass which allows you free access for a year for a one-time fee.

### Enjoy The Indoors/Outdoors.

Contact your local parks and recreation department to see where you can enjoy quiet walks or scenic bike rides in your area. Or, if you prefer to stay home, consider picking up a



new inexpensive hobby, trying a new recipe or inviting your friends over for an old fashioned potluck dinner.

If you have children, Bankrate.com suggests that all of the dinner attendees pitch in to hire a baby sitter. Or, if one of the attendees has an older child, perhaps pitch in to pay that teen to watch the kids while you enjoy a dinner with friends.

**Farms And Orchards.** If you've ever

driven past an apple orchard, pumpkin patch or Christmas tree farm and wondered what it would be like to pick your own, consider taking time to try it. With the approach of fall, some farms also offer corn mazes, hayrides and other fun at



very low cost. For pick-your-own orchards go to PickYourOwn.org or do a simple Internet search for local farms.

**Read A Book.** There's nothing quite like being able to cosy up with a good read or a great movie. Your community library is a wonderful, but often overlooked, source for inexpensive entertainment offering access to a full range of magazines, books, research aids and movie rentals. All you need to do is become a member to take advantage of all that your community library has to offer. This would also be the place to get information on local clubs and other inexpensive ways to meet others with your interests. Many libraries even offer Interlibrary Loaning, a system which allows members to request or borrow items from other libraries in their network if your local branch doesn't have what you are looking for.

### Be Active In Your Community!

Volunteering can open up a world of possibilities. Though some organizers won't permit you to watch concerts, games or events on the occasions that you work, you may be able to enjoy the festivities for free during your break or following your shift. Some organizers even offer passes which allow volunteers to return to enjoy another show at a later date. Volunteering for a local museum or historical society could come with a free membership or other perks. You may also make friends in the process!

# Could Your Hobby Help You Earn Extra Income?

A hobby can seem like a costly, time-consuming luxury for some. However, cultivating a special interest or skill could help you earn extra income.

It may also help you feel creative, happy and inspired. Below are just a few hobbies suggested by Bankrate.com, Frugalvillage.com and ABC News that have the potential to bring you extra income.

**Writing.** It is possible to make money as a freelance writer. If you can fit it into your budget consider investing in a subscription to Writer's Market. Find places to sell your writing and stay informed of job possibilities in the publishing industry by visiting WritersMarket.com.

**Arts And Crafts.** Do you have the ability to produce a saleable art or craft product? If you like to sew or make candles or jewelry, Frugalvillage.com suggests selling your creations at craft shows or malls for extra money.



You could also consider teaching your craft. Sharing skills such as cake decorating, card making or scrapbooking at local craft stores or community centers might help you add extra income to your budget.

**Carpentry, Furniture Making.** Do you like to build

things? Have you ever made a picnic table, a bookshelf, birdhouse or custom table or chair? Think about selling your creations at craft shows. If you have an ability to refinish antiques, you may be able to do this and sell items from your home for extra income or advertise your services online, at flea markets or antique fairs.



**Photography.** If you take great photographs, consider networking with local businesses to see if they could use a freelance photographer to help take shots for their publicity materials.

If you enjoy a more creative approach to photography, such as people, pets or landscapes, Bankrate.com suggests selling your work at shows or festivals. If you have experience and the right equipment, you may want to think about shooting special events or weddings. You can market your skills online, too.

**Gardening.** You may be able to mow lawns, weed gardens or take over landscaping needs for neighbors, friends and others willing to pay for a service they may be too busy to do themselves.

Also, consider growing your own food. This could save you money while providing an enjoyable outlet. You may also be able to sell your extra

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