



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.



# Financial Fortitude

## Resolve To Spend Less All Year Long!



Controlling your daily expenses and practicing the fortitude to reduce and eliminate debt from your life can be challenging yet enlightening! Consider how spending and owning less could lead you to a more rewarding financial future.

### Less Stress, Less Mess

The more we accumulate, the more overwhelmed we may feel. Financial difficulties may ensue if we acquire too many things we don't need. Start out by examining your living space. How many needs do you see? You probably have possessions that add joy to your life as well as a few practical items that serve a purpose and make your life easier. However, when you look around, do you also observe things that you could do without?

"The fewer possessions you have, the fewer chores and worries you may have," explained Francine Jay, author of 'The Joy of Less, A Minimalist Living Guide: How to Declutter, Organize, and Simplify Your Life.'

"When you're not weighed down with stuff, or the debt used to pay for it, you're more flexible, mobile, and able to take advantage of opportunities as they arise."

A good way to curb your spending habits might be to consider the consequences of each purchase before you spend your money. Think about whether an item you desire is a necessity in your life. It might be a good idea to give yourself 24 hours or more to think about whether a

purchase is really wise or worth the cost.

### More Freedom

Creating a budget should give you an idea of how your

income compares with your monthly expenses. Once you take a good look at your spending habits consider what you can cut back on. You may try one of the free budgeting calculators at AARP.org (click on the Money tab and go to Money Tools).

In addition to cutting back on expenditures that could put your budget in danger, Jay suggests in 'The Joy of Less' to also consider what you already own.

"Every extra you purge from your life – be it an unused item, an unnecessary purchase, or an unfulfilling task – feels like a weight lifted from your shoulders," said Jay, who also blogs about living with less at MissMinimalist.com.

### More Happiness

Once you reflect on your spending habits try to find a way to focus on the joy of enough.

"I believe that true happiness comes from

what we do, not what we have," said Jay. "And the less stuff we have to fuss over, the more time we have for friends, family, community and the wonderful experiences in life."

Try to envision a financial goal, such as debt resolution, and think about how good you will feel once you obtain financial freedom. If you enjoy crafts, make a scrapbook with pictures that remind you of your goal. Place uplifting and inspiring photos in places you will see them often.

### More Money

You might make extra money by selling unwanted possessions at a garage sale, flea market or consignment shop. If you are currently working through a debt settlement program you could deposit that money into your reserve account to get out of debt faster.

### Stay On Track

Once you have a plan in place to reach your financial goals, it is important to remain focused.



## Ideas For A Frugal Lifestyle

- **Be A Good Gatekeeper.** Try to analyze your spending. Consider all of your possessions and purchases, large and small. Try to avoid bringing anything into your home or life that doesn't have a positive, practical impact and isn't budget-friendly. Practice the 'In With The New, Out With The Old' philosophy. For example, if you purchase something new, consider eliminating another item in your life that is not needed as much.

- **Consider Store Brands.** ConsumerReports.org revealed that some store brand groceries and their generic counterparts are manufactured by the same company. The only difference might be the packaging and the price!

- **Pay With Cash.** A recent report by MSN Money showed that shoppers could shave up to 18 percent off their bills when they use cash.

- **Utility Savings.** AARP suggests shopping around to get the most-cost effective coverage as possible on utilities such as telephones, electricity, gas, water, medications or insurances.



# Save Money By Taking Care Of Your Possessions!

**B**efore you purchase wardrobe staples such as ties, shoes, dress shirts or jewelry consider whether or not you can save money by taking care of the accessories you already own.



**Shoes.** According to MSNBC.com, you could help avoid odor and extend the life of men's or ladies boots by sprinkling a little baking soda in each pair. You may also roll up newspaper and pack it inside your boots to help them keep their shape.

Try to store good quality shoes and boots away from a heat source. It is wise to polish and protect boots and shoes by using a cleaner/protector appropriate for the shoe's fabric. Organization may also help extend the life of your footwear.

Shoe racks that hang on your door or slide under your bed are usually inexpensive and can be found at various discount stores and retailers.

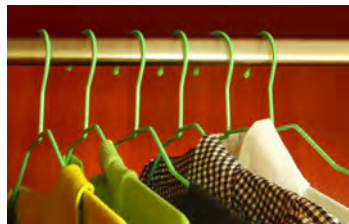
**Small Accessories.** MSNBC.com suggests being creative when it comes to storage solutions.

Men might want to consider weaving ties through the slats of a rack, ladder or trellis for storage and display. Keep in mind that shoe organizers can also work as storage options for items such as ties or belts.

For the ladies, ice cube trays or even plastic egg containers may be used to contain rings and small earrings. Or perhaps a candlestick holder could also be used to display and organize your bracelets.

Containers can be made from unexpected objects. These simple storage solutions can help protect your possessions and add years to their life.

**Clothes.** According to '10,001 Ways To Live Large On A Small Budget' by the writers of WiseBread.com, try to avoid



folding clothes that should be hung. Likewise, try not to hang clothes that should be folded. For example, it may be more appropriate to fold sweaters since hanging could force them to stretch out of shape. Alternately, men's or women's dress shirts may not do as well if they are folded.

Keep in mind that the fewer times you have to wash an item of clothing, the longer it will last. Unless a garment is especially dirty, you may not have to wash it after every use.

A recent report on the Today Show revealed that blotting the back of your neck with rubbing alcohol could help prevent ring around the collar. If you are prone to accidents, the writers of suggest purchasing an inexpensive stain remover pen for quick spot cleans. You can also remove lint and surface fuzz with an inexpensive lint roller.



When doing laundry, consider washing jeans and t-shirts inside out to preserve color and try to separate darks and whites before washing. If you own clothing with hooks or zippers, make sure they are zipped or fastened before you throw them in the wash to avoid snags or tears.

Try to wash clothing in cold water as often as possible and consider hang-drying or removing clothing from the dryer when almost dry.

# Spare Change

## Free Pancakes In February?



Children's Miracle Network (CMN) will be teaming up with International House of Pancakes (IHOP) on February 5, 2013 for National Pancake Day. On that day, from 7 a.m. to 10 p.m., IHOP invites guests to enjoy one free short stack of buttermilk pancakes. Guests will be asked to consider leaving a voluntary contribution of any amount to the local CMN Hospital or other local charity in return for the free pancakes.

All proceeds from the event will go to the 30th anniversary fundraising campaign of the Children's Miracle Network Hospitals.

More than 1,500 IHOP restaurants across the country will participate. To learn about the event or locate an IHOP in your area, go to [IHoppanCakeDay.com](http://IHoppanCakeDay.com).

## Online Help For Fundraisers, Group Event Organizers

Have you ever planned an occasion for which people will share the cost only to be stuck with the bill when friends didn't pay their fair share? You



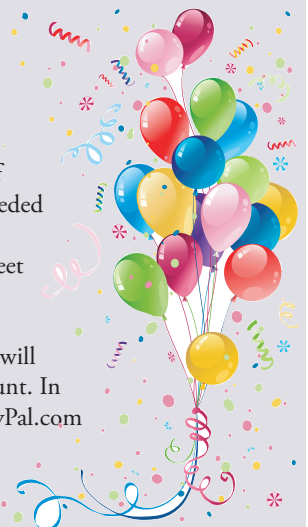
may have better luck next time if you use Crowdtilt.com. This handy website allows users to pool money online with friends or community members for parties, events or fundraisers

Crowdtilt.com aims to make setting up an special occasion easier, freeing the organizer of the process of gauging peoples' interest in the event and collecting money through personal check, cash or other means.

Setting up an event on the site is free.

If users achieve their fundraising goal, the campaign 'tilts' and a 2.5 percent fee will be applied for using the site. However, if you do not meet your financial goal using the site there is no fee for the service. Event organizers can log on to Crowdtilt.com, give a brief description of the event, add a phone number and set a needed amount to 'tilt.'

Users will also be able to send, post or tweet their event to social networking sites to get their message out more quickly. Once an event meets its fundraising goal, the money will be directly deposited to the organizer's account. In addition to Crowdtilt.com, websites like PayPal.com and Eventbrite.com can be utilized to send someone money and to collect money for events or occasions.





# Client Reminders



## 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.

## Please Keep Your Contact Information Updated

In order to work effectively for you, we need to have updated e-mail and phone contact information.



This allows us to give you updates on settlement activity and get in touch with you as needed throughout the program. If your contact

information has changed and you want to update us, 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 your updated information.



## Share Your Successes!

Many of our clients like to share their success stories and we love to hear them.

Be sure to visit [freedomdebtrelief.com/videofeedback](http://freedomdebtrelief.com/videofeedback) to share your story.

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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**

## Credit Cards And Income: A Few Things To Consider

Once you complete your program, you may decide to obtain a credit card.

However, before you do so, it would be wise to consider your past habits with credit and consider how you could avoid the pitfalls of credit card debt in the future.

### Don't Rely On Credit

There are a few things to consider regarding the use of credit cards and income. If you become unemployed, keep in mind there is no guarantee as to when you will find a job. In addition, when you are hired again, your salary may not be comparable to what you earned in a prior position.

Despite Credit CARD Act regulations, even a small increase in the usage of your credit cards could cause the issuer to decrease

your credit limit or increase your interest rate on part of your balance.

If you anticipate a possible layoff or decrease in wages at some point in the future, you should try to keep your monthly balance manageable according to your income and avoid charging more than you can pay off in full each month.

Even if you don't anticipate loss of employment or wages, it is wise to examine your financial habits before anything unexpected occurs. If you are currently working through a debt negotiation program, consider whether or not your financial habits regarding credit cards contributed to your current situation.

## Credit Corner

### Employers And Credit

It is possible that missing payments while you are unemployed could appear as part of your credit history and may influence hiring decisions. According to the Fair Credit Reporting Act, potential employers can examine your credit report as part of the hiring process.

In addition, be aware that current employers may review your credit report if you are a candidate for a promotion.

### Expenditure Tracking A Wise Idea

It is a good idea in any situation to create a budget. Write down all of your current expenditures. Keep wants and needs in mind and eliminate everything that is not necessary (see front page story for helpful tips). Consider putting that extra cash into your reserve account so you can get out of debt faster. In the future, use extra cash to pay down your debt in full as quickly as possible.



# Keep Physical And Financial Fitness A Priority

**Y**ou don't need to spend a lot of money or have a lot of spare time to achieve your fitness goals. Consider some of the ideas below to get in shape for less. (Remember to check with your physician prior to embarking on any fitness routine).

## Try Free Or Low-Cost Resources.

Check your local library for exercise videos or DVDs. If you have cable, check to see if your listings include FitTV (FitTV.com).

If you have internet access, users registered at Freetrainers.com can fill out a questionnaire about their fitness level and goals to receive a free customized workout plan.

**Make Exercise Enjoyable.** Shape.com suggests hiking, biking or walking in a safe,

scenic location that inspires you. Try to focus on the beauty of the landscape and how great you will feel once working out becomes a healthy habit.

## Use Simple Tasks To Get Moving.

According to Prevention.com, thinking about your daily activities and considering ways to incorporate more physical activity into your life could help you get fit.

According to the Mayo Clinic, household chores like vacuuming and scrubbing could count as a workout if you increase your heart rate. Try doing push-ups, sit-ups, squats or lunges while watching your favorite television shows. Also, remember that walking a pet can be exercise, too!

**The Great Outdoors.** Gardening, mowing the lawn and landscaping gives you the opportunity to burn calories. If the winter weather outside gets frightful where you live don't let that deter you from your fitness goals. Check to see if any community centers in your area offer affordable group exercise classes. Also check websites like Freecycle.org for home



exercise equipment at no cost. Craigslist.org, thrift shops and flea markets might offer what you are looking for at a low cost.

## Drink And Eat Well.

Drink plenty of water and eat healthy meals from fresh or frozen produce, lean meats, and whole grains. Frozen fruits and vegetables on

sale might be much cheaper than buying fresh produce that is off-season.

**Get Fit With A Friend.** Working out with a friend or family member can help you stay motivated.

Although a Wii game system may not fit into your budget now, you may know someone who owns one. Why not get together with friends and share it?

According to Reader's Digest, several Wii Fit and Wii Sports game activities meet the American Heart

Association's recommendations for optimal fitness: a half hour of moderately intense activity five days a week.



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