

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.



## Information Overload: Enjoying Technology On A Budget



### Researching Low-Cost Options Could Help You Save Money!

Technology is everywhere and our options are endless. It is possible to enjoy the benefits of technology without spending a lot of money. When you see an interesting electronic product or fun gadget, you may want to take time to think about how necessary that item would be in your daily life.

Considering your choices might help you decide wisely about what technology you really need. It may also help you prevent a budget meltdown.

Here are a just a few ideas that could help you save money on technology:

**Computers.** If you do an Internet search for 'free software' you will see a multitude of choices available. Spreadsheet and office programs, anti-virus software and programs that could help you improve the photos you take with your digital camera are just a few choices awaiting your discovery.

In addition, you can find free software that might help you manage your budget and track spending. PCMag.com recommends Mint.com, a software tool that can assist you with finance management by providing regular reports on how much you are spending and ways to save money.

Billeo.com, another PCMag.com recommendation, could help you maintain your budget through spending reports and assistance with online bill payment options.

Other free expense tracking software includes Buxfer.com and Wesabe.com.

**Cameras.** It is likely that you can find a very good digital camera for a very reasonable price in today's

market. If you are considering a digital camera, think about what features are important to you and what kind of photos you will be taking. All digital cameras feature megapixels which

have a role in dictating an image's quality. However, more megapixels may not always produce a better quality image, and megapixel count usually has a direct effect on a camera's price.

Try to remember to stick to your budget and do your research, ask friends and read customer reviews of the products that interest you.

You may want to try Digital Photography Review (dpreview.com) which features customer reviews of cameras and image samples from a variety of models.

Free photo editing software, Gimp.org to name just one, is

available on the Internet (see sidebar).

**Cell Phones.** Some current cell phone plans offer extras like texting, ringtones, games, video and camera capability.

These extras can be enjoyable, but ask yourself if you really need them. Texting, ringtones, and games can add up to \$10 per month or more to your phone bill according to Womansday.com.

Consider choosing a plan that fits your basic needs. Woman's Day also suggests looking for free games and ringtones on the Internet. Websites such as Phonezoo.com and Myxer.com might be a good place to start.

If you already have an iPhone, you may have access to free software that will help you manage your budget and save money. According to The Wall Street Journal, Yowza!! combines a Global Positioning System (GPS) with coupons for nearby retailers.

If you need a cell phone but don't want to sign a lengthy contract with one service provider, prepaid cell phones might be an option.



### Free Software Ideas

Here are a just a few other software suggestions from PCMag.com. The site releases a yearly review of over 100 free software options which may be worth your time to check out.

- **Open Office** ([www.OpenOffice.org](http://www.OpenOffice.org)) includes a wordprocessing and spreadsheet software, HTML document generation and PDF document generation.
- **Google Docs** ([www.docs.google.com](http://www.docs.google.com)) offers free browser-based document and spreadsheet software.
- **Gimp** ([www.gimp.org](http://www.gimp.org)) is an Image Manipulation Program featuring photo retouching, image composition and image authoring capabilities.
- **Know Your Stuff** ([www.knowyourstuff.org](http://www.knowyourstuff.org)) is an online site where you can inventory everything you own. You can even include digital photos of your possessions or scanned purchase receipts.
- **Geni** ([www.Geni.com](http://www.Geni.com)) allows genealogists to plug in their family tree. This web application makes it easy for everyone in the family to view information and share stories, photos and facts of their own.
- **Office Web**, a free version of Microsoft Office suite, will include the Office word processing application, Excel spreadsheet, PowerPoint presentation software and OneNote message pad when it becomes available soon.





**freedom**  
DEBT RELIEF  
**Client Reminders**

**View your account online.** Did you know that you can view your FDR program overview online by visiting [www.fdrclient.com](http://www.fdrclient.com)? If you have not yet created a username and password, just follow the instructions on the screen. Your username will be the first email address you use to log onto the client website. It must be an email address that we have on file for you. Once you log in for the first time, you will receive a link in an email that you will need to click on to complete the process and set up your password. Once online, you can see your account activity and perform several customer service requests right online without picking up the phone!

**Contact Info:** Have you moved recently or changed your phone number? Please contact customer service to ensure we have all of your updated information.

**Tax Debt?** If you owe money to the IRS and would like information on how to reduce your tax debts, please contact our sister company, Freedom Tax Relief at 1-800-455-6TAX. Our tax attorneys and tax specialists are eager to immediately start helping you resolve your tax troubles. In addition, existing FDR clients are eligible for a \$100 referral bonus if they refer someone to Freedom Tax Relief.

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**Customer Service Phone No:**  
**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**

**E-mail:**  
**[support@freedomdebtrelief.com](mailto:support@freedomdebtrelief.com)**

# Keeping Your Pet Pals Happy and Healthy Doesn't Have To Be Costly!



According to a recent survey by the American Pet Products Association (APPA), Americans spent more than \$43.2 billion on their pets in 2008. That estimate is expected to increase in 2009 despite the economic recession. When it comes to pet care, keep in mind that an ounce of prevention may be equal to a pound of cure. Here are a few suggestions.

**Communicate with your vet.** Take your pet to its annual checkup if at all possible. Inform your vet of your financial situation. Yearly vet exams can recognize small problems that can lead to expensive health issues for you and your pet down the road if not detected.

Before your appointment, you might want to list questions and concerns you have regarding your pet's care. Being prepared beforehand could eliminate the need for extra visits, saving you money.

**Pet health insurance.** This area may be overlooked since many pet owners assume that insurance is too costly. When considering pet insurance, consumers might want to research carriers and policies. Many carriers will reimburse policyholders for routine exams. Go to [petinsurance.com](http://petinsurance.com) (Veterinary Pet Insurance-VPI) on the Web or call 888-899-4VPI to see if pet health insurance is an option for you.

**Feeding your furry friend.** The Dollar Stretcher.com suggests talking to your vet about complete and balanced foods that fit within your budget. Also, ask your vet about proper feeding amounts. According to a National Pet Obesity Awareness Study, approximately 44 percent of dogs and 57 percent of cats in the United States are overweight. An obese pet is more likely to suffer from diabetes, disease and joint pain, leading to expensive vet visits throughout its life. You could purchase food and/or litter in bulk. This may appear to cost more at first but considering the unit cost could save you money in the long run. Think

about making some of your pet's food at home. Discuss recipe choices with your vet.

**Spay and Neuter.** Animals that are not spayed or neutered may be more likely to suffer health and behavioral problems. Contact your local Humane Society or shelter, explain your financial situation and see if they can offer resources. Many municipally-operated animal shelters in the U.S. offer free or low-cost spay/neuter and vaccination programs.

**Keep pets restrained.** When pets are controlled and out of harm's way, they are less likely to suffer injuries or contract diseases that could harm their overall health.

Consider keeping your cat indoors. If you own a dog, make sure it is always on a leash, in a fenced area or under responsible supervision.

**Groom pets at home.** Be prepared to ask your vet or other professional about proper ways to trim your pet's nails at home to save money. Consider giving your pet a bath at home. Brush your dog or cat's fur regularly to avoid hairballs, and consider brushing your pet's teeth at home as well. According to Parade Magazine, brushing your pet's fur and teeth yourself may prolong time between visits to the groomer.

Dental chews are available that are formulated to control buildup on your pet's teeth. Ask for these at your local pet retailer. It might also be a good idea to check that the treats are accepted by the Veterinary Oral Health Council (VOHC).

Your local library could be a great resource for grooming guides or check for tips on the Internet.

**Shop Smart.** Eliminating extras like pricey carriers, expensive treats or fashionable 'doggie' couture can really make a difference.

Toys are important for pet exercise and activity, but they don't necessarily have to cost a lot of money. Someone with a little creativity and basic sewing skills can make accessories or soft toys such as a simple catnip pouch.

**Pet-proof your home.** Some plants and household items could be toxic for your pet. Make sure to store houseplants, cleaners, antifreeze and other poisonous substances safely out of reach.

**Keep a Pet First Aid Kit.** List phone numbers of your vet, emergency animal hospital, and American Society for the Prevention of Cruelty to Animals (ASPCA) Poison Control Center (888-426-4435) on the inside of a box. Include a digital thermometer, hydrogen peroxide, eyewash, bandages, antibiotic ointment, tweezers or any other item that could help your pet in an emergency.





# Choosing Wisely Could Save You Money At Dollar Stores

**\$**tores that sell everything for a dollar or close to it have been part of the shopping landscape for quite a while.

But do these stores really offer money-saving solutions for frugal shoppers? Depending on what you need, you may discover dollar stores really could save you money.

**Cleaners.** According to MSN Money, many shoppers head to dollar stores specifically for some kind of household cleaner.

You may want to consider your favorite brand-name product and compare its ingredients with your choice from the dollar store. Do you find many differences? A cleaner with a well-known label doesn't necessarily do a better job than one without a brand name.

**Food and grocery items.** Some products in this category can turn out to be good buys, but use caution. MSN Money suggests thinking along the lines of purchasing items such as spices which can sometimes be overpriced in supermarkets.

Cereals, crackers and soda may also be good choices as long as boxes are sealed completely.

Also, remember to check the expiration labels. Good Housekeeping recommends passing on the item if no expiration date is listed or if the item is close to expiring.

Also, use caution when considering the purchase of canned vegetable or fruit, trash bags, food-storage bags, foam and plastic cups and bottled water which may be more expensive on a per-unit basis at dollar stores than at some supermarkets and retail competitors.

**Kitchen utensils.** Dollar stores could be a good shopping destination if you need to stock your kitchen with inexpensive utensils, according to MSN Money.

Items like kitchen knives, dishes, spoons, forks, latex kitchen gloves, graters, funnels, whisks, peelers and spatulas are likely to work just as well as similar cooking tools offered at larger discount stores.

**Paper Goods.** Good Housekeeping recommends checking out deals on paper towels, napkins and plates.

**Gift bags, cards, gift wrap.** Dollar stores offer less expensive alternatives

that are just as attractive and useful in this area. It's a good bet that there will be little, if any, difference in quality between a paper gift bag that you purchase from a dollar store and one you buy at a larger retailer.

Most dollar stores also stock cards for any occasion, birthday balloons, signs and other party favors including candles.

Think about checking out the toy section as well. You can find small, fun items which might be perfect for kids' party grab bags.

**Things kids lose track of.** School supplies, sunglasses, mittens, ponytail holders and barrettes may be good items to purchase at dollar retailers.

One of the most important things to remember while dollar store shopping is to not overspend! It's easy to purchase items on impulse, but MSN Money and Good

Housekeeping both remind shoppers that just because an item costs a dollar, it may not necessarily be worth purchasing. It may be wise to make a list of needs before you shop.

Feel free to enjoy yourself and look around but buy only what you need and use your own good judgement. If you aren't sure about a purchase then don't make one!



## Inspiring Thoughts

*“Don't ask yourself what the world needs, ask yourself what makes you come alive. And then go and do that. Because what the world needs is people who are alive.”*

– Howard Thurman



**H**oward Thurman, author, educator and civil rights leader, felt so passionately about uniting people of all races and ethnic backgrounds that he overcame adversity to organize the first racially integrated, multicultural church in the United States.

Do you, like Thurman, have a passion?

Sometimes when we are working through adversity, we forget what keeps us going, what makes us feel good and what fuels our soul.

Some people already know their passion while many others may feel they are too busy or too stressed to think about it.

Finding a true passion may not be as simple as it seems but it is very important.

Here are a few simple questions to ask yourself if you haven't yet found your true passion.

**What do you like to talk about?** What is your favorite topic? If you aren't sure, consider asking a friend, spouse, or someone you know. They may be able to shed light on a special subject that you really respond to, show interest in or love discussing.

**What do you believe in?** When you truly love a particular subject or issue, sometimes failure is not an option.

Do you have any issues or interests that you feel strongly about? Is there something you would like to accomplish, no matter how many setbacks you encounter?

What inspires you to the point that the hurdles you face will only seem like challenge and your desire to accomplish your goal will keep you going?

**Who do you believe in?** Once you discover your passion, you may consider finding a

mentor. Possibly get involved in a group or club with your interests. If your passion involves a particular career path, think about how you can network with people in that occupation.

Energy can be contagious. Spending time with someone who is passionate about the same things you are could inspire you. That positive energy may be beneficial to you in all aspects of your life.

So, what makes you feel happy? Don't worry, it may take a while to figure it out and that's normal.

Remember that happiness and passion are usually intertwined, and passion can be empowering.

Another statement by Thurman sums it up: “Do not be silent; there is no limit to the power that may be released through you.”

# Spare Change

News, financial tips and other information regarding personal financial freedom

## Report Reveals Spending Trends

A Consumer Behavior Report by Pricegrabber.com titled Economic Trends in Consumer Spending revealed some differences between genders as well as age groups when it comes to spending habits in today's economy.

More women than men surveyed say they have been cutting back on their Internet and retail shopping budgets. Female participants also claimed to be dining out less and reducing their entertainment spending.

Perhaps the most interesting differences were revealed when participants were asked about 'necessities.'

Results indicated that more men than women surveyed consider items such as dishwashers, high-speed Internet and portable music players as items they cannot live without.

Twenty percent of males as opposed to only 10 percent of females rated



big-screen televisions as a 'necessity.'

Participants in the 18 to 24 age group listed cell phones and portable music players as items they could not live without.

Most survey participants claimed they will continue the saving strategies they've learned in today's economic climate, continuing their current saving and spending patterns in future years even after the economy recovers.

## FTC Program Fights Scammers

A representative from the Federal Trade Commission's Bureau of Consumer Protection warns consumers to be on the lookout for scammers trying to push fraudulent job-placement services, credit-related scams, mortgage loan modification scams, get-rich-quick schemes, and phony government grants.

In July, the FTC, in conjunction with the Department of Justice and other agencies, initiated Operation Short Change in response to increased reports of financial scams. As a result of the program, the FTC was able to bring several cases against those accused of conning consumers. Action was taken against several of the accused.

According to ftc.gov, the Commission's main weapon in combating these scams is enforcement of Section 5 of the Federal Trade

Commission Act, which prohibits deceptive and/or unfair acts or practices.

Two FTC rules, the Telemarketing Sales Rule and the Business Opportunity Rule, are used to detect fraudulent activity perpetrated through the Internet, telemarketing and print advertising.

The FTC's web site at ftc.gov provides free information on Operation Short Change as well as a variety of other consumer topics.

## Customer Service A Priority Among Consumers

Price may not be the only focus of today's consumer. Customer service is also highly valued by shoppers.

More than 70 percent of participants in a study by Strativity Group revealed they are willing to spend more with a business if that company or store meets or exceeds their expectations.

In addition, Strativity's survey indicated that happy customers were almost three times as likely to continue doing business with a company if they are pleased with the service there.

Friendly and helpful employees, ease and simplicity of the shopping experience and effective issue resolution were just a few of the qualities surveyed shoppers considered invaluable.

Strativity Group is a customer experience research and strategic planning company. A complimentary copy of the study is available at [www.Strativity.com](http://www.Strativity.com).



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