

# Defeat Debt

Credit Advisors Foundation

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## The Real Story—You Can!!

Do you remember when you began your debt management program?

Remember how motivated and determined you were to conquer all things debt related?

What was the goal you hoped to achieve by partnering



*Regardless of what method you choose, talk to us.*

with Credit Advisors Foundation? Are you starting to think the DMP honeymoon might be over?

It doesn't have to be.

Revitalizing your debt management program is up to you and ... You Can!

Here are the Top 5 Hints for breathing life back into your DMP:

Hint # 1.

Pay consistently and on time.

The first hint is true whether you are in a debt management program or paying your creditors yourself after you complete the DMP. Our research shows that for the greatest consistency EFT/ACH is the most effective form of payment for our DMP clients. Through the EFT/ACH process you request CAF to withdraw your payment directly from your account on a specific date. No need to remember from month to month to buy and mail a money order, or send funds through Moneygram. It's easy and convenient. And for your added convenience CAF has added additional dates for the withdrawals to occur. The dates that are now available are the 1st, 5th, 8th, 11th, 16th, 20th, 23rd and 25th.

If you have questions, would like more information about EFT/ACH, or would like to

sign up for EFT/ACH contact us.

Hint #2 Open your mail.

If you receive mail from a creditor or CAF—open it. You need to know what's going on and the fastest way is to read your mail. Don't forget to take advantage of the technology available to you on the CAF website for monitoring your DMP account and updating your personal information including address, phone, or email. Also, as you review the statements you receive from your creditors, you can immediately update creditor balances and interest rates through your personal access to your CAF account on the website. (See our E-Progress ad on page two of this newsletter.)

Hint #3. Talk to us.

Let us know if you have questions. If you run into difficulties in following your budget, talk to us, we may be able to share some

*(Continued on page 2)*

### Inside this issue:

<i>The Real Story—You Can!</i>	1
<i>Back-To-School</i>	2
<i>Word Search</i>	3
<i>The Kitchen on a Dime</i>	4

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## Inside Story Headline

(Continued from page 1)

helpful alternatives. Not only does CAF have knowledgeable certified credit counselors in their Client Care department to take your telephone calls, you can contact us through the website or by emailing direct to: [client-care@creditadvisors.org](mailto:client-care@creditadvisors.org). In a recent client survey the number one reason for choosing CAF in assisting you with debt management was because the CAF staff was responsive, friendly and helpful.

We still are! So talk to us, let us know what obstacles you face in achieving your goals so we can help.

Hint #4. Recommit to your goals.

The same client survey reconfirmed what we at CAF knew to be true. That all of you, when beginning to learn about debt management had goals you wished to achieve. Goals such as to get out of debt, relieve the stress of too much debt or buy a new home. As you reviewed your individual situation with the CAF certified credit counselor you made the decision that the debt management program would be the most effective means of achieving your financial goals. As you learn more and progress through the program, some of your goals will be achieved. It will then be necessary to update and refocus your goals.

Hint #5. Learn as much as you can.

The more you learn, the easier it

## Back-To-School

Whether you are six or sixty, going back to school can be both a little scary and very exciting.

Not to mention costly.

Of course, Credit Advisors Foundation first recommends including any school expenses into

# E-PROGRESS!

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will become to make smart credit and debt decisions that contribute to achieving your goals. Have you asked yourself, what will make the difference in your financial future? In most cases, gaining more information and a greater understanding of how our financial system functions, as well as the role played by credit and debt in our society and your life, will open new possibilities for your future.

August 14th is National Financial Awareness Day. With so much to learn about basic financial transactions, such as saving for your dreams, credit and debt — how to use it and not let it use you — it

*It may be time to update and refocus your financial goals.*

is no coincidence that the following day is National Relaxation Day. So relax on August 15th, but before you do make the effort to revitalize your debt management program, working in partnership with CAF to achieve your financial goals.

your monthly budget. This is so those costs are spread out over the year and don't hit you all at once. If you have neglected to do that this time, here are some more ideas to get you started:



*Back-To-School time is here.*

(Continued on page 3)

# Word Search

This month in our Word Search puzzle we have hidden words related to this issue of Defeat Debt's topics of revitalizing your debt management program and heading back to school. Can you find them all? Give it a try!

K	E	R	E	N	T	R	A	P
C	R	E	D	I	T	O	R	R
O	C	G	E	S	O	G	P	T
N	M	O	B	D	I	V	N	U
V	Z	A	T	L	W	E	R	I
E	Y	L	I	A	M	N	X	T
N	Q	S	B	Y	U	R	G	I
I	J	K	A	R	N	A	F	O
E	X	P	E	N	S	E	S	N
N	S	C	H	O	O	L	M	Z

Words in this month's puzzle:

- CONVENIENCE      MAIL
- CREDITOR        PARTNER
- DEBT              PAYMENT
- EXPENSES        SCHOOL
- FUTURE           SMART
- GOALS            TUITION
- LEARN            WEBSITE

## Back-To-School (Continued)

*(Continued from page 2)*

### Clothing:

Admit it.

The fall clothing in stores right now is simply too hot for the first week of school. Investigate lay-a-way. Understand the terms. Unlike charge cards, with lay-a-way, you leave the clothes at the store and make payments during a specified length of time (anywhere from 30 to 90 days), but you do not pay interest charges.

### Books and Supplies:

Buy only what you need.

Find out from the instructor or teacher what items are required or suitable. It is simply too costly to buy a bunch of notebooks,

markers, paints, pencils, folders, glue, tape, staples and so on if these items won't be used. If you must buy books, seek out the used books, checking for quality. The savings for used books can run anywhere from 25 percent to 70 percent.

### Tuition:

Check immediately into financial aid, scholarships and so on.

Start with the school you will be attending, but don't forget local groups such as churches, synagogues, educational non-profits, or community building organizations. Even some employers will provide financial assistance for their employees or their families going to

school.

Last but not least, back to the budget. Add anticipated school expenses into your budget now for next year to avoid the back-to-school financial crunch.



*Limit the school supplies you buy to those that will be used.*

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Get out of debt, with no regret!

## The Kitchen on a Dime—Best-Ever Pasta Salad For The Whole Crowd

Lots of last chance picnics, potlucks, and get-togethers bring the summer to a close this month. Next time you head out, bring along this pasta salad and receive rave reviews for your efforts. (They don't need to know it's super easy.)

### Ingredients:

1 (16 ounce) package spiral pasta

\* if you can get the mixed tomato (red), spinach (green), and wheat (white), the salad becomes much more colorful.

2 cups cherry or grape tomatoes, cut in half

1/2 pound provolone cheese, in 1/2 inch cubes

1/2 pound hard salami, in 1/2 inch

cubes

1/4 pound sliced pepperoni, cut in half

1 large green bell pepper, cut into 1/2 inch pieces

1 (8 ounce) can sliced black olives, drained

1 (4 ounce) jar pimentos, drained

1 (8 ounce) bottle Italian salad dressing

### To make:

Bring lightly salted water to a boil in a large pot.

Add pasta and cook according to package directions.

Drain and rinse in cold water.

While pasta is cooking, prepare



other ingredients as instructed above in ingredients listing.

Combine all ingredients in a large bowl, including salad dressing.

Toss to coat.

Chill in refrigerator (or on ice) until served.

Makes 16 servings. (Cost per serving: approximately 87 cents.)