

# Defeat Debt

Credit Advisors Foundation

Volume 53, Issue 1

## Teamwork Is Necessary For An Enjoyable Vacation

'vacation' : (vā-kāshən)  
noun. A period of time devoted to pleasure, rest, or relaxation.

Vacation is a simple word. Everyone wants one. Everyone needs one. But a vacation is not simple to plan! This is especially true when budgets are tight and resources are limited. A successful vacation takes teamwork. If the planning and execution falls to only one person, then it becomes more of a guided tour. And tour guides, even in the most exotic exciting locales, are still working. The endeavor will be more successful when all the participants help.

Now is the time to plan a vacation! Yes, take off your mittens and count with me- only three more months until summer starts. Planning can be part of the fun.

Identify your participants. You will need to know this before you start to work out your budget. Will you be vacationing alone, with a spouse, the kids, or is Grandma coming? Will you team up with neighbors or friends for local activities? To save yourself unexpected (and costly) bumps in the road, determine if there are

any special needs among your group. Will you rent a crib or can you bring your own? Do you need a room with easy access? Is Rover coming or will you have to board him?

It will make for a smoother trip if these things are known and addressed in advance.

Define what a vacation is to you. Some people relish the days at home to work on special projects or just relax while others feel unless it involves sand and sun it's not a vacation. Now is the time to explore all the participants' preferences and interests so everyone has input. The most amazing discoveries can be made when children are allowed to decide what attractions they want to see on vacation.

Have an open discussion about realistic expectations with all participants. Take a realistic look at your budget. Do you have funds to set aside each pay period earmarked for vacation? Is there a means to raise extra money or an expense that can be shaved in the short

term? Estimate what you can raise before your target date so you have a basis for planning. Advise children with part-time jobs or allowances that now is the time to start saving their own spending money. If this is not the year for a major trip, state that up front. Be clear that everyone is in on the plan so that everyone can enjoy the end result.

Planning is about exploring options available to you and then making choices based on your budget and participants. Based on your budget, will you be vacationing from home or will you travel? While planning is important for both, the approach you take will vary.

Vacationing from home can be a fun alternative when budgets are tight or the number of participants makes logistics difficult. The best way to do this is to approach your city or state the way a visitor would who has never been there before. Google it. Take advantage of the travel books. Check out books from the library about the history,

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# Vacation Planning

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geography, and travel recommendations for your area. Contact the Convention and Visitors Bureau for a schedule of upcoming attractions in your area. Check into the availability of a city-pass that allows you access to venues and transportation for one price. Review transportation options from your home. Do you have access to a bus route, commuter line or train? Draw a circle on a map with a radius from 10 to 50 miles around your home. Look for historical sites, beaches, camp sites, state parks, museums, recreation areas, etc. Follow the transportation routes available to see where they will lead. This could expand your circles and their contents. Could you take a train to a larger city to show your reader the largest library she has ever seen? Is there an observation tower near the train coupling center where all the cars are hooked up for their cross country trip? Make a list of local museums and what day of the week they have reduced admission and what displays and activities are scheduled for the summer. Plan an event- a block party, a parade, champion a charity. Determine what it takes to get a group discount for the



local theme park, water park, etc and band together with friends and neighbors to pack food and supplies to keep costs down.

If you must travel to reach your goal, now is the time to take advantage of discount rates for airfares (see related airfare story). Use the internet to shop hotel chains. Check to see which ones are located along your travel path and take advantage of discounts or bonus free nights for multiple stays. Is breakfast included? Do they have a pool? Are they near a park or grocery? Use the same radius theory as above but instead of a circle look

up the Web sites for the airlines, trains, and buses that connect through your city or nearby and see where the routes lead. This may lead you to some previously unconsidered of but economical options. Draw the circles around the destination and research what types of attractions and activities are available. Compare them to the interests and preferences of your travel group. This is where using everyone's efforts really pays off. Give the kids a city or region to research (maps and travel books) with a deadline to report back to the group.

Now that you know where you

are going and what you want to see and do, assemble your travel book. This is where you will keep all of your reservation numbers for travel and accommodations; your membership programs to get discounts on nights or attractions, your city-passes (even if you are only going to two or three of the attractions included, often the pass is cheaper than individual tickets); coupons; maps; list of contact names and special requests; information about the sites and activities you have chosen. Know the associated cost of each in advance. Review each day's plan to look for ways to make it more economical. A larger uni-sex carry bag (rather than Mom's purse) makes it easier for all to take a turn carrying the items that are better to bring along than purchase at an inflated price on site (bottled water, sun screen, extra photography film or discs, snacks, etc). When you have drawn up your itinerary go back and check for discounts that may be available now that you have set dates and times.

Remember to have the child that researched the activity/area for the day act as host for the group during your visit as they are now your expert. This increases their participation and commitment to the fun! Schedule some down time so it's not go- go- go all the time and enjoy!

## Search The Internet For Affordable Airfare

Airfare often is the largest expense in a vacation budget. Fortunately, the web is filled with sites that can help you find the most affordable option.

- **Kayak.com, Sidestep.com, Yahoo! Farchase, and Farcompare.com**
  - These Web sites search multiple travel search engines to find the best prices on the web. If you find a flight that looks promising, you will be redirected to the Web site which originally listed the deal.
- **Cheaptickets.com, Orbitz.com, Expedia.com, Priceline.com, and Travelocity.com**
  - These discount search engines allow you to search for discounted airfare, hotels, rental cars, and attractions. Be aware that most of these Web sites charge a fee for their services.
  - If you find a flight sites, check the airlines Web site to see where the flight is the least expensive.
- **Southwest.com and JetBlue.com**
  - Check both of these airlines Web sites. Southwest does not allow other travel search engines to list their flights and Jet Blue offers internet exclusive deals.

## What Would Tom Tell You

Credit Advisors is proud of our dedicated staff. Over the next few months we are introducing our Account Managers. They are the "go to" person for those in a debt management program. They make sure the program runs smooth and if there are any problems they will find the best possible resolution.

Tom Struebing is our most experienced Account Manager. He serves clients in: California, Hawaii, Montana, North Dakota, Texas, Wisconsin, and Wyoming.

**Defeat Debt:** How long have you been an Account Manager?

**Tom:** Thirteen Years

**Defeat Debt:** What is your favorite part of your job?

**Tom:** My favorite part of my job would be seeing a client successfully complete

our program & become debt free.

**Defeat Debt:** What about the management of accounts would surprise most clients if they knew?

**Tom:** Something that would probably surprise clients about the management of their

accounts is the hoops some creditors make you jump through to obtain information on their accounts.

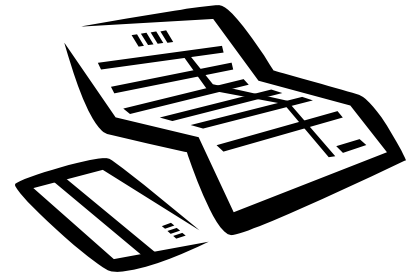
**Defeat Debt:** If you could let your client know one thing that would increase the success of their program, what would it be?

**Tom:** One bit of advice I would give to clients to increase the success of the program is to make consistent payments and put extra money into program whenever possible so balances will decrease faster.



## Just A Friendly Reminder

Has it been more than three months since we've seen your statements?



If your answer is yes, please mail, e-mail or fax them to your Account Manager.

## They Should Have Called Credit Advisors

(5 November 2004, Greymouth, New Zealand) Sometimes it pays to use a cheaper substitute, thought Wayne, 19, as he replaced lost brake fluid with dish-washing liquid. He took the car out for a test drive and discovered that sometimes you get what you pay for.

He applied his foot to the brake pedal as the car began to slide around a slight bend, but for some reason, the brakes didn't respond. The car spun completely around, clipped the curb, and slammed into a power pole.

His trouble was just beginning, though, because Wayne had also saved money by not registering the car. There was really no point in registering the car, he thought, because his license had already been suspended. Wayne was sentenced to 220 hours of community service for driving with a suspended license, stealing two orange traffic safety cones, and dangerous driving.

For what it's worth, his license was suspended for another year.

Courtesy of the Darwin Awards, [www.darwinawards.com](http://www.darwinawards.com)



There are better ways to save money, call your Account Manager or a certified credit counselor at Credit Advisors learn ways to save money by budgeting.

# PIF

It takes time, perseverance, and dedication to become debt free.

Each month we honor those who paid off all their creditors with a Credit Advisors Debt Management Program.

**February 2009**

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Debt Management PIF's

Congratulations!

## Credit Advisors Foundation

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**We're on the Web !!**

**[www.creditadvisors.org](http://www.creditadvisors.org)**

**Get Out of Debt with No Regret !!**



## Free Financial Seminar

### “Credit Basics”

Friday, April 10, 11:00am or 2:00pm



### **Credit Advisors**

1850 South 72<sup>nd</sup> Street,  
Omaha, NE 68124

Please RSVP by April 9th

Call 402-514-3341 or e-mail  
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If you cannot make it to our of-  
fice, call our conference line at  
1-866-285-7780 code 4425358.