



# November 2003 Newsletter



## Holiday Spending Tips

The holidays are just around the corner and gift buying season is upon us. It is easy to overspend this time of the year. Here are a few tips to help avoid overspending:

**Cut your gift list.** The easiest way to reduce how much you spend during the holidays is to exchange gifts with fewer people than you have in the past. You might even talk to people in advance and agree that, in the name of saving money and reducing stress, you won't exchange gifts but will get together to do something you both enjoy -- such as taking a stroll around the lake on Christmas afternoon.

**Find alternatives to purchased gifts.** Try being creative with gifts: homemade treats, a coupon for your services such as babysitting, pre-addressed and stamped envelopes so an older person can easily keep in touch, a family photo or a tax-deductible contribution to a charity are all

thoughtful gifts sure to be appreciated.

**Make a budget.** Once you've figured out who you still want to buy gifts for, you will do yourself a huge favor by determining your overall budget and having a general idea of how much you want -- and can afford -- to spend for each person. This will help you avoid the temptations and frustrations of last-minute impulse buying.

**Spend within your budget.** Having a budget will be about as useful as melted ice on a hot day if you don't stick to it. This takes tremendous discipline, and you may want to enlist help. Shopping with someone who can provide the voice of reason is the best way to keep from overspending.

**Keep records of all your purchases.** To make sure you stay on track -- and so you won't be surprised by

gigantic credit card bills

after the New Year -- keep all sales receipts. Receipts will be needed if you need to return a gift and also come in handy when monitoring your credit card statements.

**Allow time for planning and comparison shopping.** Keep your budget in mind and shop carefully to get the best selection and price.

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**Tired of mailing or stopping into our office with your payment?**

Now, after being on your Debt Management Plan for 90 days, you can electronically transfer your payment to CCCS.

Call our office for more details.



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September and October Drawing Winners

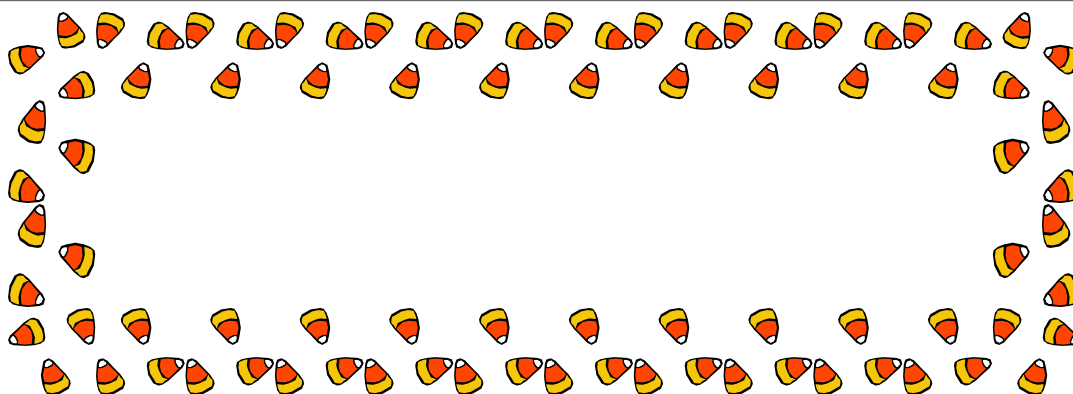
### Dates To Remember

- *November 24 :*
- *Credit When Credit is Due*
- *November 28:*

*Consumer Credit Counseling Office is Closed.*

*"(CCCS) Has taken a load off my mind and helped me be back in control.*

*Thanks to all of you"*



Client #6056

Stop into our office and pick up your CCCS coffee mug!

### Congratulations!!

If so, now is the time to make your appointment for your three month review. You need to do this to make sure that the creditors are accepting the appropriate payments, reduced interest rates, and eliminated the late charges and over limit fees. Reviewing this information with your counselor will



**Draw names.** If your list of family and friends is long, suggest this approach to gift giving.

Implementing one or more of these tips can help you reduce the amount you spend this holiday season!

### Lucky Winners!

September Survey Winners:

Client #5411

Client # 5421

October Survey Winners:

Client # 6336

all for holiday expenses.

### Have you been in your Debt Management Plan for more than 3 months?

allow us to make sure everything is going correctly and we could end up saving you money.

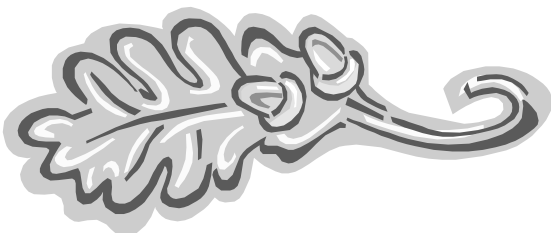
Call today for your appointment.

*"CCCS is my lifeline now that the end is near I feel so wonderful to have achieved my goal. Thank you."*

### Important Reminders

If you are unable to make your monthly debt management plan payment, please contact our office by the 10th of the month.

If you have been on your debt management plan for 90 days and have a Capital One account, don't forget to call Capital One so that they re-age your account. We can not call and if you do not call, you



Credit When Credit is Due

It's not too late to enroll in our next Credit When Credit is Due seminar. In Credit When Credit is Due you learn:

- 24 steps to improve your credit score
- A positive statement on your credit report that demonstrates your commitment to improving your financial health.
- Access to a growing list of financial advisors, lenders, mortgage companies, and others that provide discounts on the pricing of their services.

Call today to enroll in our November 24th class.