

09/15

Tenant Tips

An occasional newsletter to help you financially

Care giving to parents etc. is eased by help at aarp.org/caregiving.

Grandkid etc. movies to grandparents etc. on aarp.org/aarptek.

Elders forget their pills? Solution = "Vitality's GlowCap" on internet.

Heating Costs R lower if you change your furnace filter every 3 months!

Save Time, Electricity cooking cheap & healthier tough beef cuts in "slow cooker" & freeze.

SOME Bad Habits Help says AARP: Occasional blowing your stack is far better than squelching anger; 30 minute naps but NOT 60 minute naps which increase death by 32%!

MOVING WASTES furniture and assets we had given our lives' efforts to buy & may buy again! Moving is a serious decision! AVOID IT.

Buying Philosophy: Buy a step up from the cheapest as every "corner" was cut to make it the cheapest and a step up or two retains more quality without paying for "prestige" at the top; Used means the prior owner paid for that "prestige" and for "ironing out bugs".

Cell-phone Secrets Hurt U: If you have a "cap" on data usage and must pay \$15/gigabyte above that, you CAN NOT determine for sure how close you are to the cap because what the company tells you is an *estimate* supposedly because the exact amounts are not reported to them by 3rd party's.

Auto Insurance can be less IF you take a 1-day driving course approved by your insurance company. Check out possible reductions!

Reduce Money Pressures By: Loans and gifts help for TEMPORARY problems BUT if they have continued for a year or more, they are NOT TEMPORARY! WITHOUT CHANGE THERE IS NO HOPE OF IMPROVMNENT! Try:

- ✓ get educated/trained in a specialized field you enjoy - an hour spent making \$ is much more profitable than an hour spent saving!
- ✓ really count the cost of moving to a cheaper living area and working in a better wage area;
- ✓ garage and e-bay sell the stuff you haven't used in a year. Cars?
- ✓ Change where you shop and stop buying latte and other things.
- ✓ bankruptcy is useless without clear changes afterwards!
- ✓ divorce allows 2 people to live for about $\frac{1}{2}$ as long as together.

How Prepare For Life-changing Moments: begging and crying will not change the auto accident, or heart attack or failure to pass the course required to graduate BUT having a plane 2 will! Decide NOW what to do if your plan fails! How get out, well how? Having multiple streams of income helps when you are fired. Bad happens to "good" people. **GET A PLAN!**

Prevent Medical Bills From Reducing Your Credit Score by: PROMPTLY Read & keep those bills and insist on an explanation of any item you don't understand, as almost $\frac{1}{2}$ contains errors or double billing for what's in a "kit" or a "tray" + ask for reduction in some of the smaller ones and a major reduction if you pay over a short period PROVIDED they agree not to report you. Ask about payment plans and grants or help from churches, unions or low-interest loans from credit unions. Plan, try and don't avoid. Be active and save your credit score.

Credit Disaster From Motels: If your motel charges for the night and about the same time charges a security deposit on your card, that card may perceive it as a fraud and "suspend" its use, which you will not discover until you try to fill an empty tank on Sat. night in a distant town, when your bank is closed leaving you stranded! **SOLUTION** - tell them you are traveling and call your card IF your motel charges security and have several cards.

Motel Charges Add To Free Airline Miles at Choice Chain (Quality, Red Roof, othes). **Southwest Air** gives more miles for less charges than others it seems and no baggage fee.

How to Improve Credit AFTER BANKRUPTCY: 1- be added to a family or friends credit card as an authorized user, but that may bring down their credit score until your is brought up; 2- Open a "secured credit card" wherein your limit = the amount of cash you keep in the account; 3- Obtain from a credit union like "cancredit.com" a "credit builder loan" BUT lender can collect out of tax refunds and even social security payment; 4- Apply & obtain a new credit card with a family/friend who has OK credit, but they are liable and you are for whatever is charged; 5- Obtain a credit card from a retail store (Sears, Pennys, Target, etc.) which reports to the credit companies but they have low limits and high interest.

Forgot Your Medicines On Trip? Fill them anywhere IF your RX is at Wallgreens!

"7-11" ATMs give you money on your credit union accounts and many others with low fee!

Important Protection is to carry with U: your phone numbers 4: doctor; pharmacist + week of medicines in car; auto mechanic address 4 towing; credit cards; bank; motel reservation service; neighbor to check your home; kids' school & friends; relatives - REALLY!