

04/15

## Tenant Tips

An occasional newsletter to help you financially

**Your Credit Score** can be increased by just asking to increase your credit limit since that makes your current USED credit a lower %. So ASK each lender to increase your limit!

**Bank Secrets** include that YOUR automatic creditors can pull from your account until midnight each day & until your bank receives a STOP ORDER -your best defense!

**Have In You Car To Prevent GREAT inconveyance & Emergency Damage!:**

Car Registration;

Car Insurance Account Number;

Medical Insurance Card for you & KID;

Account numbers & customer phone # for each business & customer;

Blank checks on each of your accounts;

Your Medical Authorization (keep in colored envelop in your glove box).

**Celtic Thunder** concert will encourage YOU and revive you., Try it @ about \$70/person!

**Cell Phone Insurance** may be lower at SquareTrade.com

**Your legacy is your State of Mind** even in finances = Here in CA. we had a VERY popular enthusiastic TN migrant, TV "hokie" interviewer weekly program of "common persons" on "California Gold", **Huell Howser** whose insights enshrine him: **1)** patiently let others tell their many true lives [1Cor. 13:4]; **2)** your hand on another's shoulder or holding their hand calms them by confirming them; **3)** life is about people; **4)** **LOVE life** especially after a love ones' death! **5)** Keep your old contacts. **6)** Be professional!

**YOU R The ONLY PREVENTER of DEATH: 39% of the Federal Aviation Authority's parts have been found to be counterfeit! There is NO check to prevent counterfeit's being used on your plane - even the Concorde! WHAT DO? Don't fly & demand inspections! Planes are often sent to foreign countries for inspection to decrease discovery of counterfeit parts!**

3500+ Magazines at [www.Magazines.com](http://www.Magazines.com) are great lo-cost gifts & monthly reminders of U.

Slowly moving your residence is easier and cheaper making easier later finding things.

Get a permanently outside cat (like nature intended) to prevent mice inside.

**How Much are U paying EACH DAY to each of your creditors?** Figure it out and pay the highest creditor any extra you can to get out of debt fastest. The fine print probably says

your interest is counted for each day unpaid from when you charge and NOT from the day you have to actually pay. Reread that as it's really important to pay before you must!

**Care giving to parents** etc. is eased by help at [aarp.org/caregiving](http://aarp.org/caregiving).

**Grandkid** etc. **movies to grandparents** etc. on [aarp.org/aarppek](http://aarp.org/aarppek).

**Elders forget** their pills? Solution = "vitality's GlowCap".

**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: Occasional blowing your stack is far better than squelching anger; 30 minute naps but NOT 60 minute naps which increase death by 32%! But not working and watching TV. All this from AARP.

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

**CARPET "STAINS"** reduce your security refund . So, IMMEDIATELY flush pet urine stains with Hardware-store "Rug Doctor" "urine eliminator" as urine bleaches out color.

**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 "ironing out bugs".

### Banking Secrets Which DO Hurt YOU!

**Need IMMEDIATE transfer of money?** Don't use expensive "wiring" as it's not. 1<sup>st</sup> There is an arbitrary "cut-off" for delivery late same day, which is Noon on the West Coast and 2 PM on the East Coast. So, spend \$30 to wire and it's sent at 1 second after noon and it won't arrive until late the next business day, like maybe Monday as it's been sent to the Federal Reserve and from it to the other person's bank! Your bank told you that though, right? Quickest and cheapest is cash deposited to the other person's account, but Chase won't let you deposit cash to the other person's account - just checks. Kid in military outside of USA? Deutsche Bank ATM's honor Bank of America debit cards. Look into Wallmart and Western Union. Discover in advance, what's available locally! Over 30 years ago I had a client whose computer program was used by a major bank to lend to other banks over-night at an interest profit to that bank of 5 BILLION a year! Who do you think is using your money during "instant" transfer?

**Are you secretly "black-balled"?** Bank have their own credit reporting agency which reports on your overdrafts and closed unpaid accounts. A bank check that before letting you open an account in their bank. SOLUTION: open up several bank accounts so you can close one and still have others.

**Too Late Deposits INSIDE** your bank are not credited to your account until midnight the next business day like a 4:10pm deposit Friday won't be available to you until Tuesday AM while your checks bounce Monday and you pay \$35 for each one. Ain't life grand? SOLUTION- deposit into ATM or find another bank.

**They Don't Believe You** when some privileged business which pays them to be able to debit from their customer's accounts says you OKed automatic debit from you account, and you never even heard of them. They may give you a "provisional" credit during investigation OR they may tell you to argue it out with the creditor you've never even heard of. Solution - keep small amounts in checking accounts and have several.

**Overdraft with other checking/saving's** accounts results in those other accounts being "drained" when an incorrect or fraudulent draft is made on your "protected" account like from the IRS, state tax authorities or log-forgotten creditor. Or, checks you gave on those other accounts "bounce" costing \$35 each. Solution - don't back up one account with another & keep balancing your accounts.

### **Cell-phone Secrets Which Hurt You**

**Surprising charges:** 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 you must pay for are reported to them by 3<sup>rd</sup> party's. Sure. Solution- find an honest company or overpay. Good luck.

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

**How to Reduce Money Pressures:** Loans and gifts help for TEMPORARY problems BUT if they have continued for a year or more, they are NOT TEMPORARY! For these, only CHANGE can bring improvement like:

- √ 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 ½ as long as together.

**WITHOUT CHANGE THERE IS NO HOPE OF IMPROVMENT!**

**Financial Education Free** Investor's Business Daily AM870TheAnswer.com (free app)

**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!**