

06/15

## 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 % of your total credit limit. 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!

**Need IMMEDIATE transfer of money?** Don't use expensive "wiring" as it's not cheapest and fastest. 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 Walmart and Western Union. Discover in advance, what's available locally!

**Are you secretly "black-balled"?** Bank have their own credit reporting agency which reports on your overdrafts and closed unpaid accounts. A bank checks 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.

**Cut-off time INSIDE your bank is earlier than the ATM cut-off for same day credit.**

So, an inside deposit 4:10pm Friday won't be available to you until Tuesday AM while your checks bounce Monday and you pay \$35 for each one. SOLUTION- deposit into ATM or find another bank.

**They Don't Believe You** when some privileged business which pays the bank 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 Protection by automatic draw on say a savings account** results in such other account being "drained" when an incorrect or fraudulent draft is made on your "protected" account like from the IRS, state tax authorities or long-forgotten creditor. Or, checks you wrote on those back-up accounts "bouncing" costing \$35 each. Solution - don't back up one account with another & keep balancing your accounts.

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

Car Registration;  
Car Insurance Account Number;  
Medical Insurance Card for you & KID;  
Account numbers & customer phone # for each business & customer you use;  
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 of 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 TO 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, & 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!

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