

9/14

Tenant Tips

An occasional newsletter to help you financially

ATTITUDES

Not making a decision is the SAME AS making a decision to continue with current situation or whatever happens!

Attitudes about buying reflect attitudes about pleasure now or pleasure postponed.

Thoughts become attitudes and things. So, surround yourself with people who encourage good thoughts, attitudes and habits in you.

My neighbor wisely made her 5 kids fold laundry IF they watched TV. Do you do 2 (or more) things at the same time, like washing clothes and fixing dinner?

Buying with cash reduces unnecessary and impulsive buying by showing how little there is.

FOOD: Kitchen: ice cubes easily removed IF you soak trays in vinegar 2 clear hard H2O.

FREE COLLEGE CREDIT: Clark Howard.com recommends: Coursea; TED Talks; DuoLingo; CodeAcademy; ProjectGutenberg; Bartleby & many others even: MIT; Harvard Medical School; Yale; Carnegie-Mellon etc.

"DROP DEAD DATES" are dates when your creditor can charge you extra for not receiving payments by such date. Make a list of creditors and their drop dead dates so you can decide WHEN you must pay WHAT.

BUDGETS - UGH are wrongly thought of as adding stress BUT that's wrong. Budgets are NOT lists of all you have spent last month, which would help you to discover large amounts you wasted on what you really didn't care about. RATHER, budgets are WHAT bills you MUST pay by WHAT DATES to improve your credit score so that your car and credit loans are as low as possible so that you have as much as possible to have fun with! THIS IS IMPORTANT - write down WHICH bills you MUST pay out of your first pay check to keep good credit and which out of your second pay check you MUST by then pay to keep and improve good credit! READ that tiny print to discover the date your lender MUST RECEIVE the payment to not ding your credit report - really! PAY THAT FIRST, and have fun with the rest. BIG problem is getting better credit not stressing you, all to pay less for your car and credit cards. Re-READ this and think.

"One Man with courage is a Majority" (Pres. Andrew Jackson) was confirmed by a large survey reported 8/2014 by a Great Britain medical organization which found that persons who believed they had a purpose lived 15% longer than others! Adopt goals! You're not predetermined. "God is no respecter of persons" (Acts 10:34). "Genius is 1 percent inspiration and 99% perspiration." (Thomas Edison). We all need an "A" Purpose/goal to accomplish over the next year or maybe two. BUT, we each also need a "B" plan in case "A" becomes impossible - jobs, investments, kids, etc.

Has School has started in your family? Start better habits too!!!

Water bill can be reduced by reading the bill to determine how many gallons it will take to stay in a lower billing rate. Then, trying the following simple savings:

- +900-1500 gallons by repairing leaky toilets;
- +300 gallons per person by turning off water when brushing teeth or shaving;
- +300 gallons per person by water-efficient shower heads OR 35 gallons per each minute of shower than now using;
- +120-360 gallons by washing only FULL loads of clothes.

Your water utility has more ideas but these are easy and meaningful.

KID'S GRADE REWARDS - Why should a kid get rewarded for doing what every other kid does, that is a "C"? Shouldn't doing twice what other's do like an "A" get something really motivating like \$100? Is a "B" about $\frac{1}{2}$ of an "A"? Shouldn't a kid with an "F" be punished since every kid can do a "C", like punished by say \$200? If so, shouldn't a "D" be punished $\frac{1}{2}$ as much? MAKE REWARDS do SOMETHING AND WARN KIDS ON THE REFRIGERATOR!

IS THERE A THIEF IN YOUR BILLS? Do bills arrive so late or not at all so as to likely cause a late charge? Compare your written credit-card & other obligations to be sure your're not paying for what you done' have or don't use or at too high an interest rate. Consider refinancing your car loan at a credit union to reduce your payments.

FIX or REPLACE your car this year (lo % loans) since your health care deduction from your pay-check increases in 2015 to at least \$81.25/mo or pay at lease \$232/mo (?) through exchanges for family of 4 with less than \$44K income per year if you don't have insurance. ObamaCare Survival Guide by Nick Tate helps understand. If your employer has a "Personal Wellness" program it can lower your insurance costs. Medicare Advantage plans may be dropped forcing you to look elsewhere. www.SurvivingObamaCare.com for latest updates.

Open an IRA at your bank and get tax deductions for THIS year by your contribution NEXT year before you file your tax return to counter some of the increase in health costs!