

9/16

Tenant Tips

An occasional newsletter to help you financially

Hiding Surely Hurts You! If someone sues U and can't find U, they will "publish" in a newspaper you've never heard of and based on that supposed "service" on U get a judgment against you and wait 6 months after so you can't appeal that. Then, they can garnish your accounts BEFORE you even know. So, when you move and don't give the post office your address, you are asking "for it". You hide when you fill out the post office form 3575 (lower left corner of form) for change of address which is only good for 6 months, and check the box in space #1 "Entire Family" as that means you get ALL the mail and not just your successor tenant.

Coping with life's problems usually means separating from them, which usually solves nothing, BUT when you encounter long lines and lengthy waits in a business, separate from it. Solution- find another source.

Knox Emergencies: How can ambulances get to you if your stroke stops you from opening your door; or fire smoke makes you unconscious? SOLUTION- A Knox Box bolted to structural beam of your home with your door key inside, to which every fire department and ambulance has the key!

Plans Are The Secret: Those with a FINANCIAL PLAN get 90% of the wealth!! Do You? These people are frugal and don't borrow money. Invest at least 10% of your take home income !!

Older The Car The More Careful Driving Is Required BECAUSE your auto insurance DEDUCTIBLE is so large a portion of its fair market determined by your insurer that your insurance will not pay to replace your auto but just pay you its "fair market value". RESULT - no car and have to buy another!

Control of your Expenditures - Get It By: 1st knowing what your expenses are by either: recording the amount of cash you have to put into your checking by the end of each of 3 successive months as that shows how much you have had to subsidize your expenses from your savings each month and thus how much you need to either increase income or cut expenses; OR better 2nd- write down your FIXED monthly expenses + separate list of unusual expenses by each month as that average is the amount of a reserve you must have to handle unusual expenses. OR 3rd -throw away your checks and use only pocket cash and a debit card. OR 4th - write down every expense and all income and examine the result to tell you how much you need to cut expenses or increase income. HOW CONTROL UNLESS YOU KNOW?

Help Your Aging Parents BY: medicare.gov/find-a-plan/questions/home.aspx & enter zip + drug names + dosage + how often taken = it calculates and advises on the Cheapest Plan 4 Your Parents! **Philips Lifeline with AutoAlert** alarms when wearer falls! AARP's Caregiving Resource Center at aarp.org/caregiving shows services and support organizations.

2016's Simpler Way To Have More Cash is to pick out your 3 most flexible monthly expenses like: eating out - gasoline - entertainment. Keep the receipts or record of them in a "kleenex" box and add them up at the end of each month. After just 1 month, you'll be more alert to where and HOW to cut unnecessary expenses and have more cash if you keep this practice.

Air Flight Hints: 1- SouthWest is cheaper, safer and loses less baggage than most others. 2- Flying very early = less: cost, traffic, in-plane crowdedness, need for extra early arrival to cope with security lines & any need for priority boarding fee. 3- learn where and how to use extended stay parking to drastically reduce parking. 4- Sit toward the back of the plane as you are closer to: bathrooms, snacks, & emergency exit wider doors which would have far less competition than other exits.

Secret Money Tool is to BELIEVE that you can get out of debt by saving even a small amount IF it is constant, which can be done by **CHANGING HABITS. YOU CAN DO IT!**

Better Job Can Be Obtained By: 1- taking the Minnesota Multiphase Personality Index [MMPI] from any licensed counselor, psychologist, etc. so you confidently know what job your personality BEST matches; + 2- buy a resume-drafting program or better work with a job counselor plus add a picture - yours to it so the interviewer can remember you; + 3- buy and read DeLuca's Best Answers to the 201 Most Frequently Asked Interview Questions; + 4- be traditionally: dressed, hair cut, clean + 5- tell ALL your friends, associates and contacts WHAT you are looking for; + 6- research the employer to know WHAT they do and WHY you want a job there plus ASK QUESTIONS OF THE INTERVIEWER especially **ASK FOR THE JOB & ADVICE OF HOW TO FIND THE CAREER YOU WANT FROM THE INTERVIEWER.** You may make a friend even if you don't get that job and a helpful hint! (From one who has interviewed and hired many.)

Towing Caution: Tow truck drivers want to know to what address to tow your auto. Do you have that written in your auto? If not, they may tow to their local garage and if that's not covered in your insurance, you may have to pay to have it towed somewhere else!

Save Christmas' Costs by buying first week of Nov., when stores are well-stocked and you can choose the great but lesser expensive gift than later when they are gone. Reduces stress too.