

Mind Your Money

18 Ways to Beat Inflation



1. GAS- Conserve Fuel

5% of your household budget, up 21% from a year ago. Under-inflated tires can cut your mileage per gallon by 5%. Check your tires once per month. **SAVE** about \$800 a year!

2. GAS- Use Your Credit Card

If you pay in full each month, pick one, like Chase Freedom, that gives CASH back on gas. **SAVE \$200!**

3. GAS-Get Rid of the Guzzler

Make your next car a Hybrid or choose a fuel-efficient vehicle in your car class, can still save \$200-\$1500 in fuel costs. If you trade an SUV for a hybrid you can **SAVE \$2400** a year!

4. FOOD-Learn Shopping Tricks

14% of your household budget UP 5% from a year ago. Stores use all kinds of marketing ploys to get you to buy more than you intended. Resist temptation and never shop when hungry or tired. Cheapest items are on the top and bottom shelves. **SAVE** up to \$1200 from unplanned purchases!

5. FOOD-BUY IN BULK

Get a weekly list of items going on sale locally and at www.thegrocerygame.com. The service costs \$1 for a four-week trail or \$10 for an eight-

week trial. **SAVE \$1,000** a year!

6. FOOD-A Little Home Cooking

Putting a home cooked meal on the table 5-7 nights a week. Plan entrée's with overlapping ingredients and buy everything for the week at once. **SAVE \$50** a month!

7. HOME-Seal Up Your House

4% of your household budget UP 9% from a year ago. You can cut up to 25% of your heating/cooling costs by adding insulation, to seal leaks around windows, doors, attics and basements. **SAVE \$1,375** in 5 years!

8. HOME ENERGY-Efficient

Install an Energy Star programmable thermostat to control your temperature. Change the filters every three months. **SAVE \$220** a year!

9. HOME ENERGY-Vampires

So-called vampire appliances suck electricity even when you aren't using them. Plug devices with standby power, into a power strip so you can turn them all off at once or use timers. Replace bulbs with compact fluorescents. **SAVE \$300** over 5 years!

10. COLLEGE-529 Plan

1% of your household budget UP from a year ago. It is a state-sponsored plan which excluded your college-savings earnings from federal and state taxes. **SAVE \$5,000** in tax savings over 10 years!

11. COLLEGE-Federal Aid, First

Take out the maximum in federal-Stafford loans. Tapped out of Stafford's, try parent PLUS loans. **SAVE**

\$8,000—\$27,000 over 10 years!

12. MEDICAL-DEDUCTIBLE

6% of your household budget UP 4% from a year ago. High deductible plans are best for younger people; others should stick with traditional plans. **SAVE \$750** a year!

13. MEDICAL-Taxes

If you have a high-qualifying health plan, make sure you contribute to a health savings account to fund current/future medical bills. **SAVE \$280** for every \$1,000 set aside!

14. MEDICAL-Haggle

60% of patients who negotiate with a doctor succeed. Your best bet: Offer to pay up front in cash. **SAVE \$85** for one consultation!

4 WAYS TO FIND \$MONEYS

15. Ask your credit-card issuer if you can get a lower rate!

16. Don't use all your minutes. Change cell plans!

17. Look at your insurance. You may want to lower the premium for your car insurance by raising your deductible!

18. If you really aren't going to the gym anymore or those NETFLIX envelopes sit unopened, stop CANCEL!

MORAL: A dollar saved is a dollar saved, so trim any

Office Hours:
Monday—Friday
9:00am - 5:00pm

Saturday Workshops
(See Events)

Holiday Hours
(Office Closed)

Independence Day—July 4, 08
Labor Day—September 1, 08

219-980-4800

Toll free

1-800-982-4801

Fax

219-980-5012

Visit us online @
www.cccsnwi.org

**CCCS will NOT accept
personal checks nor bill pay as
your monthly payment.**

Consumer Credit Counseling Service of Northwest Indiana, Inc. provides professional, confidential debt, money management and housing counseling services to persons in Lake, LaPorte, Porter, Starke, Newton, Jasper and Pulaski Counties.

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July - September, 2008



FIRST TIME HOME BUYERS WORKSHOP 2008

**HAMMOND CLASSES WILL BE MEETING AT THE HAMMOND CIVIC CENTER LOCATED AT:
5825 SOHL AVE, HAMMOND, IN**

**CLASSES ARE HELD ON MONDAY NIGHTS FROM 6:00-.P.M.-8:30P.M.
FOR MORE INFORMATION FOR THE HAMMOND CLASSES PLEASE CONTACT
MS. CARLOTTA BLAKE-KING @ (219) 937-0200**

APRIL 7, 14, 21 • MAY 5, 12, 19 • JUNE 9, 16, 23 • JULY 14, 21, 28
AUGUST 11, 18, 25 • SEPTEMBER 8, 15, 22 • OCTOBER 6, 20, 27 • NOVEMBER 10, 17, 24

**GARY CLASSES WILL BE MEETING AT THE CONSUMER CREDIT COUNSELING OFFICE LOCATED AT:
3637 GRANT STREET GARY, IN**

**CLASSES ARE HELD ON TUESDAY NIGHTS FROM 6:00P.M.8:30P.M.
FOR MORE INFORMATION ON THE GARY CLASSES PLEASE CONTACT
CCCS TO RSVP @ (219)980-4800**

APRIL 8, 15, 22 • MAY 6, 13, 20 • JUNE 10, 17, 24 • JULY 15, 22, 29
AUGUST 12, 19, 26 • SEPTEMBER 9, 16, 23 • OCTOBER 14, 21, 28 • NOVEMBER 11, 18, 25

***CLASS DATES ARE SUBJECT TO CHANGE**

NEW PARTNERSHIP ANNOUNCEMENT!

City of East Chicago Department of Redevelopment and Consumer Credit Counseling Services
have joined in a new partnership. CCCS of Northwest Indiana will conduct monthly
FIRST TIME HOMEBUYER WORKSHOPS at the Healthy East Chicago Center, located at
100 W. Chicago Avenue. Workshops will be held on Thursday nights beginning July 10th
from 6:00-8:00 pm

For more information on the workshops or to register to attend the workshops,
please contact

Lyvette Turks, Community Development Programs Manager
at (219) 397-9974

REVERSE MORTGAGE COUNSELING

Effective JUNE, 2008

There is now a \$50.00 fee for Reverse Mortgage counseling.
If you would more information on this service, please contact our office at:
(219) 980-4800

ANGEL FOOD MINISTRIES, NON-PROFIT ORG.

ARE YOU STRUGGLING FINANCIALLY?

This organization provides quality food for less \$\$\$!

Did you know that Indiana has more than 100 distribution sites/agencies affiliated with this organization, which helps to assist families by providing food relief and contributing to benevolent outreaches in communities throughout the United States.

This is a once-per-month service, the menu is different each month, the food is FRESH and the cost is only \$30, \$20, \$16, depending on which menu special you choose.

FOOD STAMPS ARE ACCEPTED!

You may contact these local distribution sites or www.angelfoodministries.com

My Sister and Me Ministries, 3891 Adams St., Gary, IN, (219) 718-0462/(219) 455-2124



Thank You Letters From our Clients!!

Janice

Thanks for helping me with my accounts.....Wilson

Linda

Thank you from the bottom of my heart.....Nora

You're terrific, Thank you so very much.....Sue

Judith

"Thank you" for your time and information on buying a home. I am so grateful to have the knowledge I now have. I am so grateful for the time and hard work you put into making people understand the ins and outs of buying a home. I felt as though, I had a helping hand every step of the way, making it a lot less stressed. I will tell all my friends/relatives to spread the word. I feel I have made a sound decision and one that I can be proud of, my new home.....Lisa

CCCS

"Thank you" for participating and providing such outstanding door prizes for our 1st Annual Home Show Expo...UNI
The services that your organization provides are much needed in this day and age. "Thank You"....The Bakery House

Today, I made my final payment on my debts and it is a wonderful feeling. "Thanks" to Leti, who always had a smile.

You have a wonderful and professional staff. "Thanks again.....Lynette

Did You Know Our Services Include:

Financial Literacy

- Free Budget Counseling
- Debt Management Plans
- Analyze Credit Reports
- Money Management Workshops/Classes
- Volunteer Income Tax Assistant (VITA)
- Bankruptcy Counseling

Housing Counseling

- Pre Purchase Counseling
- Mortgage Default Counseling
- First-Time Home Buyer Workshops
- Post Purchase Workshops
- Reverse Mortgage Counseling

**We provide debt and housing counseling one on one.
We currently serve Lake, La Porte, Jasper, Newton, Porter,
Pulaski & Starke Counties.**

Staff Telephone Directory:

Receptionist

Leti Zamarron ext.10

Finance Department

Ernie Shelby ext. 25

Clerical Department

Vivian Ramos ext. 20

Patricia Waterson ext. 17

Education/Housing Coordinator & Foreclosure Prevention Counselor

Judith L. Samson ext. 24

Counselors

Linda Shedrow ext. 12

Janice Haney ext. 22

Habeeb Dunn-El ext. 21

Executive Director

Pamela Stalling ext. 23

Bankruptcy Counseling

If you find yourself not knowing how to handle your personal financial situation and need some guidance on bankruptcy and options, please contact us @ 219-980-4800 to schedule an appointment!



CCCS WISH LIST

CCCS is still requesting equipment donations. Please contribute to our non-profit organization. We would greatly appreciate it!

CCCS is still searching for a **“NEW HOME”**. Anyone interested in donating a building or office space (approx. 5,000 sq. ft. or more), please contact Pamela Stalling @ 219-980-4800, ext. 23.