

Defeat Debt

Credit Advisors Foundation

Volume 51, Issue 6

Staying on Budget While Keeping Your Cool

Get ready; it's going to be an expensive summer. Vacationers will use a large portion of their travel budget on gas; summer treats such as ice cream and other summer staples are becoming expensive as well.

Another summer cost on the rise is cooling the home. The air conditioning unit many rely on to get through the sweltering days will cost more to run this summer with the potential to bust already tight budgets.

"The Department of Energy expects the cost of electricity to rise this summer. They expect a 3.1% increase over the season, maybe more if it's hotter than expected," said Lisa Cameron, Director of Education at Credit Advisors Foundation.



Summer treats such as ice cream and other summer staples are becoming expensive as well.

"By making a few changes to your air conditioning usage, you can decrease your electricity bill."

Some steps are free and require little effort, but they can greatly increase air conditioning efficiency, thus reducing costs.

- Do not place lamps, televisions, computers or anything that creates heat near the thermostat
- Replace air-conditioning filters as required in your owner's manual. Make sure indoor and outdoor coils are kept clean. Maintaining your system will make it run more efficiently, using less energy, costing you less money.
- Pull shades down on south and west facing windows during the day
- Reduce cooking or using other appliances during the heat of the day. Run full loads when using dishwashers, and washers and dryers.
- Do not block vents in the home with drapes or furniture
- Shut the doors and air

ducts of rooms that are not often used

- Turn off lights when a room is empty
- Keep your house closed (windows and doors) in the daytime to keep out heat and humidity. Make use of fans to circulate air.
- Conduct a home energy audit to identify where energy is lost throughout the home

The Alliance to Save Energy has a good self audit available at <http://www.ase.org/section/audience/consumers/homecheckup>

For a minimal cost, other steps can be taken to increase the savings on air conditioning costs.

- Purchase a programmable thermostat
 - Prices for programmable thermostats range from \$50 to \$100
 - Set the temperature higher during the day and lower in
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Keeping Your Cool

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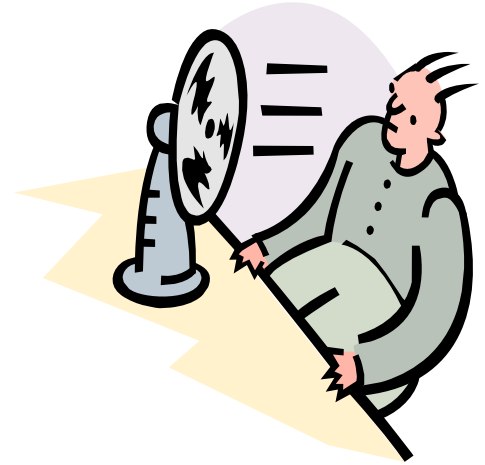
the evening when people are home (you can still use this tip by making any adjustments manually, even if you don't have a programmable thermostat).

- O Plant trees near the home to offer shade
- O Put deciduous (leaves fall off each year) trees on the west side of your home to provide shade during the summer and

to let heat from the sun into the home during the winter

- Check and fix the insulation throughout the home
- Make use of fans to circulate cooled air

While there is no way to completely avoid the inevitable rising prices of energy, by following these simple steps energy cost increases can be minimized and any potential threat to maintaining and staying on track with your budget can be limited.



Drive Smart, Save Money

With the price of gas going up, up, up at the pumps here are a few hints for getting your money's worth:

Maintain the vehicle you have

- Keep tires inflated. Checking that tires are inflated to the proper levels is a simple idea and improves gas mileage, up to 20 gallons a year.
- Check and replace filters. Filters keep things running smoothly, stops impurities from getting into and damaging your engine and as a result can improve your mileage.
- Change your oil. Changing your oil in a timely manner and selecting the right replacement oil (recommended by the manufacturer)



As gas goes up, up, up at the pumps here are a few hints for getting your money's worth.

will extend the life of your vehicle and help keep it running at its efficient best.

- Get a tune up. Making sure all parts and sensors are in good working order can save hundreds of dollars in gas in a year.

Using your vehicle

- Stop "dragging" stuff around. Unless it's absolutely necessary, avoid hauling stuff in the trunk of your vehicle. This can cut mileage by five percent. Ditto for the extra stuff on your trunk. Kick out the junk and kick up your mileage.
- Turn off the air. At least turn it down. When a vehicle's air conditioner drags on the engine, say 'bye-bye' to your gas as it's sucked away.
- Drive smart.
- O Think, then drive. Organize your route, combine trips and errands, carpool.
- O Avoid idling. – You're not going anywhere, of course it wastes gas.

Drive Happy—Knock off the aggressive driving

- O Slow down. – Driving over 60mph adds 20 cents a gallon to the price of your gas.
- O Drive Happy. – Knock off the aggressive driving. Rapid acceleration, slamming on breaks, and speeding can reduce your mpg by over 30 percent and cost you hundreds of dollars over a 12 month period. Not to mention the cost to you of tickets, accidents and your mental health. So calm down, relax and drive happy.
- Go Cruise'n. Make use of your cruise control during highway driving. By maintaining consistent speed when driving, your cruise control helps reduce fuel consumption.

* Word Search * Word Search * Word Search * Word Search * Word Search *

The Word Search Challenge—the words listed below, pulled from the articles in this edition of Defeat Debt, are hidden in our puzzle. Test your skill and find all twenty-three words. Good Luck!

- AIR
- BILL
- COOL
- COST
- CRUISE
- DRIVING
- EMPTY
- ENERGY
- FILTERS
- FIX
- GAS
- MILEAGE
- MONEY
- PRICES
- SAVE
- SHADE
- SLOW
- SMART
- SUMMER
- SYSTEM
- TIRES
- TREE
- TRUNK

S	U	M	M	E	R	C	O	O	L
Y	S	A	G	N	I	V	I	R	D
S	H	V	I	E	U	W	O	L	S
T	A	S	E	R	I	T	S	O	C
E	D	M	E	G	A	E	L	I	M
M	E	A	M	Y	B	I	L	L	O
E	G	R	P	R	I	C	E	S	N
V	A	T	T	C	R	U	I	S	E
A	S	R	Y	K	N	U	R	T	Y
S	X	I	F	I	L	T	E	R	S

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Credit Advisors Foundation

1818 South 72nd Street
Omaha, NE 68124

Phone: 888-942-9027

Fax: 402-393-4141

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Get out of debt with no regret !!



The Kitchen on a Dime

Farmer's Breakfast Skillet

This recipe for a Farmer's Breakfast Skillet with bacon and eggs doesn't have to be limited just to breakfast – it's good and inexpensive to make anytime.

Ingredients

5 strips of bacon

2 tablespoons finely chopped onion

3 medium cooked potatoes, cubed

6 eggs, beaten

Salt and pepper to taste

½ cup shredded mild Cheddar cheese

Preparation:

Cook bacon until crisp in a heavy skillet. Remove to paper towels to drain. In bacon drippings cook onion and potatoes until browned, about 5 minutes. Pour beaten eggs into the skillet. Cook eggs, stirring gently, until set and cooked. Season the egg and potato mixture with salt and pepper. Spread crumbled bacon and shredded cheese over top.

Serves 4 at 70 cents a serving.

