

# Defeat Debt

Credit Advisors Foundation

Volume 49, Issue 11

## Review Progress to Move Forward

It's the beginning of the season but perhaps not in the way you think. It's the beginning of the take-stock season that starts with Thanksgiving and ends with the New Year. It's the time to reassess all aspects of our lives and recognize and give thanks for that which is good, show appreciation to the people who impact our lives and focus on our goals for the future.

The pace at which we live our lives makes it possible for days, weeks and sometimes months to go by unexamined. While this time of year can add fuel to

the race, it is also the perfect time to bring what matters back into focus. Pull out the calendar now and make an appointment with yourself before January to review your goals and the progress you have made towards them in the past year. Visualize your life as you want it to be in one, three or five years. Focus on how you want to live your internal, personal, financial and professional lives.

Develop the action plan that will take you there. Share your results with the important people in your life and let them know they and

all the ways they support you is appreciated.

When each day brings its own list of people, projects and places that must be arranged, moved, delivered, corrected, improved, solved, completed, researched, trained, monitored, encouraged, cleaned and accounted for, life can turn into the pursuit of items to be checked off the list. Pause to appreciate your progress before you move onto the next item and pat yourself on the back. Recognize and acknowledge your successes, learn from your shortcomings and challenges.

There are many aspects of our society for which we can be grateful and that will help us to achieve our goals for the future. We live in a country that believes in second chances, which values the rights of the individual and offers protection of those rights, and where accepting personal responsibility can lead to a better life. A country which promotes open and free exchange of ideas and information,

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## Review Progress

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which offers opportunities for education, learning and self-improvement, where we can dream dreams of a better tomorrow, pursuing these dreams to reality.

Discover and make use of all the educational offerings from Credit

Advisors Foundation that can help you move forward to reach your financial dreams and goals for a better tomorrow. Tap into the extensive knowledge and experience available to you through all the



highly trained, professional CAF certified credit counselors.

Keep all this in mind as you review the past year, recognizing all that is positive as you continue to reach for your goals.

## Holiday Spending Update

Experts are reporting that consumers will increase spending this holiday season anywhere from 5 to 7 percent (depending on who you talk to). What are they buying? Consumers surveyed on their spending intentions say they will spend less on electronics this year than last, while focusing on more typically traditional gifts like clothing, toys, music, books and fragrances. This all translates to the average consumer spending from \$700 to \$1000 on gifts over the next month or so, and unfortunately, the average consumer's budget may be hard pressed to swallow this lump sum without difficulty or under some risk of rupturing.

Yet, a year's worth of budgeting effort need not go up the chimney like so much smoke. As usual, planning ahead can relieve not only unhealthy stress but pressure on your budget as well.

### Planning Basics

1. Consider again limiting your gift exchange. There is any number of ways to do this. Other than an all out 'no-gifts' agreement with friends and relatives there is always the drawing names option, dollar limit option, creating home-made coupons, giving the gift of time together, to name only a few. Also consider finding gifts that promote good financial management and saving, especially for children on your list. There are many, many options

available – from music CDs for young children with songs about saving to games that teach about saving and investing on Wall Street.

2. Make a list. Even Santa makes a list and checks it twice. Decide on a limit for each person on your list. Add them up. Yikes! Go back to step one and consider other options one more time before finalizing your list.

3. Check your budget. What funds can you commit to the task? Time may have an impact here. Whether you do this in January for the following year, mid-July, October or if you do this the week before Christmas, when you do this may influence your ability to "budget" the funds necessary to accomplish what you'd like.

4. Let's be honest. There may be someone on your list for whom cost of the gift *is* important. But before assuming this is the case, take a moment to consider the psychology of money behind such an attitude. Is this individual exhibiting the classic signs of equating money

spent with how much they are loved? If so, is there any thing you can think of that you could do for this person, other than buying an expensive gift that would express your sentiments?

5. Use cash when shopping. It is much too easy to get carried away with the 'holiday spirit' when using credit. Refer to step two. Know what you plan to spend and stick to it.

6. Understand your own money attitudes. It can be difficult when you change your usual patterns. For example, if you usually take care of your holiday shopping the week before Christmas and are now trying to spread your spending out over a couple of months, use caution. You may find yourself spending more than you intended. Then again if you are an impulse spender be very aware of this part of your shopping behaviors when shopping in highly decorated stores. Those decorations come out of the back room in some stores earlier and earlier every year and may effect your shopping habits.

*Make a list. Even Santa makes a list and checks it twice.*

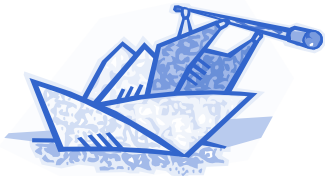
Don't forget to consider some of the more mundane elements in your budget. Depending on your situation you may need to include funds for shipping, travel, food, or lodging.

(Continued on page 3)

## Word Search

Try out our latest Word Search puzzle. See if you can locate all the words taken from the articles in this edition of Defeat Debt that are listed below.

- |          |           |
|----------|-----------|
| BOOKS    | GIFTS     |
| BUDGET   | HOLIDAY   |
| BUYING   | LIMIT     |
| CASH     | LIST      |
| CLOTHING | MONEY     |
| CREDITOR | OPTIONS   |
| EXCHANGE | PLAN      |
| EXPERT   | RELATIVES |
| FRIENDS  | SPENDING  |
| FUNDS    | STORE     |



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

## Spending Update

*(Continued from page 2)*

Celebrating with family and friends often means more than just gifts.

Through planning ahead and thinking things through, you can create a special holiday experience with your family and friends and still have time available to enjoy the season yourself. The added bonus – money in your pocket for those post holiday sales and few if any payments to creditors after the new year to pay for it all.

Sponsored by:



**Seminar Location:  
1850 South 72<sup>nd</sup> St.  
Omaha, NE**



**FREE!**

**FREE!**

## Budgeting Workshop

**Friday, December 8, 2006**

11:00am, 1:30pm & 4:00pm central time

Please **RSVP** by December 4<sup>th</sup>

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[michaela@creditadvisors.org](mailto:michaela@creditadvisors.org)

Out of area? Toll Free Conference  
Call: 1-866-285-7780  
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## Get out of debt with no regret !!



## The Kitchen on a Dime

### Chicken Florentine Lasagna

#### Ingredients:

- 2 cans (10 ¾ ounces each) Campbell's Condensed Cream of Chicken with Herbs Soup
- 2 cups milk
- 1 egg, beaten
- 1 container (16 ounces) ricotta or cottage cheese
- 1 teaspoon dried parsley
- 6 *uncooked* lasagna noodles, divided
- 1 package (10 ounces) frozen chopped spinach, thawed\* and well drained
- 2 cups cubed cooked chicken *or* turkey
- 2 cups shredded Cheddar cheese (8 ounces), divided

#### Directions:

Mix soup and milk until smooth. Set aside. Mix egg, ricotta and parsley. Set aside.

In a 3-quart shallow baking dish, spread **1 cup** soup mixture. Top with **3** lasagna noodles.

Layer over the lasagna noodles, in order, ricotta mixture, spinach, and chicken.

Spread **1 cup** of Cheddar cheese evenly over entire casserole. Spread **1 cup** soup mixture over the cheese.

Top with remaining **3** lasagna noodles and remaining soup mixture. **Cover with pan lid or foil.**

Bake at 375°F for 1 hour.

Uncover and top with remaining cup of Cheddar cheese. Let stand at least 5 minutes before cutting or serving.



*Caption describing picture or graphic.*

Makes 8 servings at \$1.00 each

\*To thaw spinach, microwave on HIGH for 3 minutes, breaking apart with a fork halfway through heating.