



# April Newsletter

## Happy Easter



### Annual Physicals

Keep yourself healthy no matter what your age. This starts with an annual physical with your primary Doctor. Although we may feel well and we know our bodies, go to your annual check up to make sure all is well. When you don't feel well, visit your Dr. too.



Call our office today to schedule your annual physical.

### CHANGING HABITS TO MINIMIZE IMPULSE SHOPPING

You need to be pro active when it comes to spending. Take steps to ensure you are not overspending.

People who use debit cards are likely to spend 50% more on purchases than those who use checks.

#### Use Cash:

We spend a lot less when using cash instead of debit cards and credit cards. Although carrying large amounts of bills can be dangerous, you are less likely to break your large bills for items that you don't need.

#### Write Checks:

It does take more time and this might upset other customers, but this adds more time

to the buying decision process and may make you change your mind about buying some items.



#### Finding ways to save at home

Prepare food at home, stop spending at restaurants, try new recipes and bring the leftovers for lunch or outings.

#### Use Public Transportation

If possible, use public trans-

portation to cut fuel cost and car maintenance.

#### Lower phone usage costs:

Call your home phone or cell provider to insure you have only what you need on your phone service.

#### Lower or eliminate your cable costs.

Remove premium cable channels and consider cancelling your cable service. This will give you an opportunity to spend more time outside.

#### Reduce personal care expenses.

Try to do some of these services yourself such as a manicures or hair color. There are many other things you can do to save, just look around your house for ideas.

### REVISE YOUR BUDGET TO SAVE MORE MONEY

You can start by looking at your monthly expenses:

There are fixed expenses that cannot be changed such as your rent/mortgage, your credit cards and most utilities. There are the other expenses that are not fixed and can be

adjusted to meet goals. Here are some examples:

- Cable
- Cell Phones
- Clothing Expenses
- Food Expenses

- Gas and car expenses
- Travel costs
- Entertainment

These items and maybe some others need to be looked at carefully and modified to reach goals. Find ways to save.

April 2017



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GOLDEN STATE DEBT MANAGEMENT



## Fisico Anual

Mantengase saludable no importa su edad. Su salud empieza con una visita al Dr. anualmente para asegurar que todo esta bien. Vaya al Doctor cuando no se sienta bien tambien. La salud es lo mas importante que tenemos.

## C A M B I A N D O H A B I T O S D E G A S T A R

Tiene que ser pro activo para asegurar que no esta gastando demas.

Personas que usan tarjetas de debito tienden a gastar 50% o mas que aquellos que usan cheques.

### Use efectivo:

Es un hecho que aquellos que usan efectivo en vez de tarjeta de credito o tarjetas de debito gastan mas. Aunque no es seguro cargar mucho dinero, cuando se tiene billetes de \$50 o \$100 se gasta menos porque uno no quiere cambiar por gastos pequenos.

### Escriba cheques:

Se toma tiempo y los otros clientes podrian molestarse, pero esta accion toma tiempo

y le da tiempo para pensar en sus compras y si en verdad necesita estas cosas.

### Gastando menos en casa

Prepare comida en casa, que es mucho mas barato que salir a comer a la calle.

Lleve lo que queda de la cena como lonche a su trabajo o para salidas.

Use transporte public cuando es possible para reducir gastos de gasolina y mantenimiento.

Reduzca o elimine gastos de cable. Elimine canales caros de cable y considere cancelar su servicio.

Reduzca gastos de cuidado



personal asi como manicuritas y arreglos de pelo. Trate de pintarse su propio pelo.

Busque por su casa y garage para ver que pueda vender o ofrecer. Busque artefactos electricos que no necesite para bajar costos de luz y gas.



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## C A M B I E S U P R E S U P U E S T O P A R A A H O R R A R M A S

Puede empezar por ver sus gastos mensuales.

Hay dos tipos de gastos, unos son fijos como su renta/pago de casa, sus tarjetas y deudas y la mayoría de sus utilidades. El otro tipo de gastos no son fijos y aqui es donde usted

puede hacer ajustes para llegar a sus metas financieras:

- Cable
- Telefonos celulares
- Gastos de ropa
- Gastos de comida

- Gasolina y gastos de auto
- Entretenimiento

Mire estos gastos detalladamente y vera que podria bajar algunos gastos si se lo propone. Hay espacio para ahorrar.