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## Jumpstart Savings

The U.S. economy has had its struggles lately, and it's definitely taking some time to fully recover. In these tough times many Americans have made cutbacks to be able to live comfortably on a reduced budget. Even after making these cutbacks it can still be difficult to try to find some extra money to save. Everyone needs savings for life's emergencies, but how do you start saving when you think there's nothing left over?

First off, start small. Save \$10 or \$20 out of each paycheck and you'll be surprised how quickly it can add up. If you get paid twice a month and save \$20 per pay period, you'll have \$480 in one year's time. Starting small doesn't put a big dent in your budget and you can start to save more after a couple months of success.

If your income isn't as much as you'd like it to be, there's only one thing you can do: try to make more money. First think about what you like to do. Chances are there's a part-time job out there waiting for you that involves something you actually like to do. Enjoy socializing? Maybe you'd enjoy tending bar. Like spending time with kids? Babysitting or daycare may be for you. Remember that work can be enjoyable, so look for a job that you already like to do and it may not even seem like work.

Before you think saving money is a lost cause, try a couple different tactics before you give up. You may be able to get some money back in your savings account quicker than you think.

## Tips

Getting the yard in shape for summer fun? By using these tips for cleaning up, you can help your lawn and garden look great all summer long:

- The first test in the garden is the "squirt" test. Step firmly on the ground and if water squirts up around your foot, wait a few days and try it again. No squirt? Then you're ready to garden.
- After you remove any leaves and debris from the winter, be sure to clear out any old mulch that's still around. Old mulch built up over time can smother plants.
- Also clean up any old mulch around trees. Old mulch can cause trunk rot making the tree sprout secondary root systems taking water and nutrients from the tree.
- Give your lawn mower a tune up. Change the oil and the spark plug and either change or clean the air filter.



**Q:** I have been told to never give out my Social Security number, yet so many people are always asking me for this number. When should I give it out and when should I say no?

**A:** It is true that we are told to never give this number out. However, many institutions today, such as employers, creditors, local banks, etc. now identify us by our Social Security numbers. It is not always easy to discern who we should feel comfortable giving this information to. First, be extremely wary of anyone who contacts you by phone or email and asks for your Social Security number. These might be scammers who are trying to obtain your personal information to use for identity theft. Second, ask who is contacting you and why it is needed. There might be a completely legitimate reason that the institution needs it, such as security purposes. Finally, if your gut just tells you something isn't right, better safe than sorry.

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# Cutting the Cable Cord

Has your cable bill gotten out of control? Costs for cable and satellite services have risen considerably over the last few years. However with some creativity you may be able to finally cut the cable cord for good without giving up most if not all of your favorite shows.

If you decide that you want to try to cut out your cable bill entirely, the first step is to take care of getting your local channels. You can do this by purchasing a digital TV antenna. Most new TV's (HD or not) already have digital converters built into the set. This will allow you to receive all of your local channels, even in HD. If you have an HD TV these stations will have better picture quality than satellite or cable. All cable and satellite companies compress the signal for transmission whereas HD over the air is not compressed. The picture quality for sporting events is superior. There are also usually multiple feeds for new digital TV channels. For example with NBC you might get an extra channel with only local content.

Now that you have access to local channels, there are ways to access other television programming by connecting your computer to your television through a high speed internet connection (at least 6 megabytes). This may sound daunting but it's really not so bad and only takes a couple steps. The first is to see if your TV can be connected to the internet. A lot of newer TVs already have web connection devices built in and you can hook up Ethernet or wireless devices right into the television. If your TV does not have this you can purchase a "PC to TV box" that will enable your internet connection to be hooked into the TV. You'll also have to get a VGA signal splitter

so that you can split the internet connection between the TV and your computer. Then you will be able to watch your computer on your television. The audio will come through the computer speakers but you can also feed that to the TV. The only drawback to this is that you cannot watch in true HD. If you don't want to take these steps there are also many devices that allow you to access the internet through your television. Some blu ray DVD players and video game systems such as Wii, Xbox, and Playstation now have this option. There are also devices like the Logitech Revue with Google TV which allows you to watch any internet content on your TV.

Once you're able to see the internet on your TV, an unlimited amount of entertainment is available.

Hulu.com is a website where you can watch many current network shows for free. And for an extra monthly fee, you can access archived shows and shows in HD. Fancast.com also offers current and archived shows for free. Netflix offers unlimited streaming movies for a monthly fee. Fox.com and nbc.com both stream full episodes, and pbs.org also has access to documentaries and shows.

Youtube.com is a great website for all types of free videos, shows, movies, interviews and music videos.

With a couple quick steps and one-time expenses you can eliminate your cable bill and cut the cable cord for good.

## Resources

If you want to learn more about cutting the cable cord, the websites below may provide you with alternatives to cable t.v.

- [www.hulu.com](http://www.hulu.com)
- [www.fancast.com](http://www.fancast.com) –watch full episodes of TV shows
- [www.nbc.com](http://www.nbc.com)
- [www.fox.com](http://www.fox.com)
- [www.pbs.org](http://www.pbs.org) –full episodes of TV shows

### The Advantage Challenge

*Advantage CCS challenges you to ...*

See what you can do to reduce your cable bill. Whether it's eliminating premium channels or the DVR, a lot of us probably have areas where we can cut back. Also, consider calling the cable company and telling them you're thinking of switching to another provider. Most likely they'll reduce your bill to lower introductory rates to keep you as a customer.



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