

- ▶Foreclosure Review
- ▶Saving On Gas
- ▶New Counseling Service for Couples

## Did you experience a foreclosure between January 1, 2009 and December 31, 2010?

Advantage Credit Counseling Service is pleased to announce our support of the Independent Foreclosure Review. This is a legitimate program mandated by The Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency (federal bank regulators). Fourteen major mortgage services are offering eligible borrowers a free and impartial foreclosure review by an independent consultant to identify those who may have been financially injured due to errors, misrepresentations or other deficiencies in their foreclosure process. If the review finds that financial injury occurred, customers may receive compensation or other remedy.

Homeowners who were part of a foreclosure action between January 1, 2009 and December 31, 2010 may qualify for this review. For more information, contact the Independent Foreclosure Review directly at 888-952-9105 or visit [www.independentforeclosurereview.com](http://www.independentforeclosurereview.com). You can also download a Review Request Form from the website.

Advantage Credit Counseling Service's certified housing counselors are available to answer questions regarding the Independent Foreclosure Review and, if needed, to assist with completing the Request for Review form. The toll-free number is 866-224-0064.

## Tips

The birds are chirping and instead of a whipping wind outside, there's a soft breeze about...it must be spring! Time to open the windows and do some spring cleaning. Here are some tips to keep your spring cleaning budget friendly:

- Use vinegar instead of cleaning agents. Mixing two parts vinegar and one part water creates an all purpose cleaner. It can also be used to clean carpet stains and to clean appliances like your coffee pot and dishwasher.
- Shake some baking soda on your carpet and vacuum to eliminate odors.
- A mixture of olive oil and vinegar can be used for polishing furniture.
- Instead of buying rags for cleaning, clean out your closet and use old t-shirts or old dish towels.
- Avoid disposable cleaning products. Usually a damp rag works just as well.



**Q: I'm getting married next year and my fiancé and I are unsure of how to combine our finances. How should we prepare to financially merge our households?**

**A:** Marriage is a big adjustment and being unaware of your significant other's spending and money management habits could spell disaster. It's a good idea to have an honest discussion about finances before walking down the aisle and Advantage CCS has a new service to help you do that.

The Agency is looking for couples who are planning on starting a household together to participate in a pilot program. Couples will receive a free one-on-one phone counseling session. Both must participate in the session. Topics include:

- Financial Compatibility quiz
- Current spending habits
- How to develop a plan for combining incomes, bank accounts, and bill paying
- How to develop a joint spending plan
- Importance of savings
- Credit – how your significant other's credit can affect you
- Long-term goals

The session will take between 1 ½ - 2 hours.

The first five couples to complete the session will receive a \$25 American Express gift card. If you are interested, please contact Caryn Bilotta at [cbilotta@advantageccs.org](mailto:cbilotta@advantageccs.org).

# Dealing with the Rising Cost of Gas

Rising springtime temperatures are also bringing with them, rising gas prices. Experts are predicting gas prices ranging from \$4.25 to \$5.00 this summer. The additional cost for gasoline will likely take a big chunk out of anyone's budget. It's important to reassess your budget and plan for the additional gas costs.

First, try to figure out what an additional 50 cents to \$1.21 per gallon will mean for your total cost at the pump. Currently, if you're paying \$75.00 for a full tank of gas, you can expect your cost to increase to \$85 to \$100 for each tank of gas. You'll need to find an extra \$40 to \$100 a month for gasoline.

Finding extra money in what may be a tight budget can be difficult. The first and easiest place to cut is food eaten outside of the home. If you go out to lunch at work, consider cutting back or packing your lunch every day. Depending on how often you go out, you could probably save \$10-\$50 a week. The same logic applies to frequent dinners out.

Another area where you can look to spend less is at the grocery store. Check out discount grocery stores and shop the sale ads. Use coupons whenever possible and plan meals ahead of time. If you use a lot of fresh produce, which can be costly at the grocery store, consider planting a vegetable garden.

Taking proper care of your car may also help keep fuel costs in line. According to AAA, keeping tires inflated at the proper pressure and ensuring spark plugs are in good condition will save on fuel. Change the oil regularly and make sure wheels are properly aligned. If you still have snow tires, get them off and check the air filter at least twice a year. Resist using air conditioning, but keep windows

closed when driving at highway speeds.

AAA also advises slowing down. The faster a vehicle is driven, the more gas it burns. Avoid accelerating quickly and sudden stops. Maintaining a constant speed saves on gas. When approaching a hill, accelerate prior to reaching it, not while driving up it.

If you own two vehicles, use the more fuel efficient car whenever possible. In addition, plot out errands efficiently. Don't make multiple trips to the same location and if possible try to meet all of your needs at one store or location. When plotting out your errands, consider an efficient route where you make mostly right turns. Some studies suggest that making left hand turns uses more gas because you often have to wait for the traffic to clear or the light to change.

To save on commuting costs, look for someone to car pool with. Splitting driving time can save significantly on gas. While sharing a ride with a co-worker is ideal, survey friends and neighbors about where they work to see if ride sharing is an option.

Another commuting option is public transportation. A bus stop might not be close to your home, but check out park and ride lots or light rail service.

Another option is telecommuting. Technology has made it possible to work from home on some occasions. It might not be feasible to work from home every day, but it may be possible one or two days per week. Eliminating your commute on those days will save gas.

The rising cost of gasoline is something we can't change, but by changing some of our driving habits, we may be able to reduce its affect on our budget.

## Resources

[www.wisebread.com](http://www.wisebread.com)

[www.advantageccs.org](http://www.advantageccs.org)

[www.thesimpledollar.com](http://www.thesimpledollar.com)

[www.gasbuddy.com](http://www.gasbuddy.com)

[www.independentforeclosurereview.com](http://www.independentforeclosurereview.com)

### The Advantage Challenge

*Advantage CCS challenges you to...save money on gas. Utilize some of the tips in Dealing with the Rising Cost of Gas. Set a goal for yourself. Do you want to try to save \$25 a month on gas or fill your gas tank one time less per month? Let us know how you do. Email [hmurray@advantageccs.org](mailto:hmurray@advantageccs.org) with your results or any other gas saving tips you come up with. You can also share your ideas with us on our facebook page!*

# Advantage

2403 Sidney St., Suite 400

Pittsburgh, PA 15203

(888) 511-2227

[www.advantageccs.org](http://www.advantageccs.org)

