



Power Down Debt, Inc.

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Money-Saving Tips & Helpful Resources

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Increasing Your Income

<http://www.odesk.com/jobs> for possible at home job opportunities as seen on Oprah. This company has figured out how to match folks who want to work from home with companies who want to hire them. They act as a middleman and earn a fee based on your wages for their service. There is no fee to join, and you must take a 'test' to qualify for certain jobs. Jobs are offered on an hourly or per project basis. We see this as a way of expanding your job opportunities to the Internet instead of only seeking local employment. Some clients have found this useful in seeking additional employment, and some have used it as their main source of employment.

Health Care Savings

<http://www.dentalplans.com> for discount dental plans. These plans offer discounts with dentists in their network. They are usually very affordable monthly and often offer up to 80% off care. Can be a good alternative to dental insurance. Get the details and weigh the benefits and risks carefully.

<http://www.doctorsolve.com> for savings on prescriptions. This pharmacy is in Canada, and since Canada limits the dollar amount charged for prescription, you may purchase through them at enormous discounts in some cases. Be sure and ask where the medication is being made and any other details which may concern you. In most cases it is the exact same medication. For instance, we get one prescription which is ordered through them in Canada, but is shipped to us from Vermont. Another consideration is that you may be able to get a generic through this pharmacy when it may not yet be available in the USA. This is because we "protect" our drug company patents for a longer period of time.

Dining Out & Local Shopping

Check out the Cuisine Scene and General Store type of programs at any of the radio stations we are on such as WHAI, WHMP or Bear Country. You can find links to the sites at our resources and links page at <http://www.PowerDownDebt.com> - Save up to 30%! Not only a nice gift choice, but if you already dine or shop at these places, why not just purchase these coupons and use them yourself – that's 30% right off the top!

Also, try <http://www.restaurant.com> – all their gift certificates are greatly reduced (usually \$10 each for a \$25.00 certificate). Sometimes they even have sales!

Mortgage Help

<http://www.hud.gov> look for link “FHA Secure” – this is where you can learn about an FHA program designed to help some people save their home from foreclosure.

Home Save US – (go to links and resources at <http://www.PowerDownDebt.com>) – this company assists in modifying mortgages (even if you're NOT delinquent) for a fee. You may also try this for free by first calling your loan servicer for a list of HUD-approved loan modification companies. **If you are a client, please call us first, and we will assist you.**

<http://www.hopenow.com> – Housing counselors, and help if you are facing foreclosure.

Credit Related Information

3 Credit Reporting Agencies – get your credit report for free – SAFELY – If you care to purchase your credit score, we suggest the Experian score which is usually the most conservative and costs just \$5.95. We strongly suggest getting your reports at least annually, or getting one from each agency every 4 months. In about 85% of the cases, we see some sort of error on reports, and these can be corrected at the sites for free.

Go to <http://www.annualcreditreport.com> for each of the 3 free once per year.

Direct links to the agencies are:

<http://www.experian.com>

<http://www.equifax.com>

<http://www.transunion.com>

Credit Repair

For a helpful brochure about credit clinics, you can write to the Federal Trade Commission, Sixth and Pennsylvania Avenues, N.W., Washington, D.C. 20004 and request a brochure titled "Credit Repair: Self Help May Be Best."

<http://www.ftc.gov> – Federal Trade Commission

<http://www.cardtrak.com> - for credit card transfer offers etc.

<http://www.debtcounsel.net> – for people over age 62 and disabled citizens.

<http://www.usbank.com> – online approval for credit card.

Travel sites

<http://www.lastminute.com> – Great deals if you can travel on short notice.

<http://www.spiritair.com> – pay a small fee for membership, and they have rates as low as \$9.00 one way!

<http://www.itravex.com> – trade your vacation rental for another, or take advantage of unrented time for very low rates.

<http://www.vrbo.com> – vacation rental by owner – great way to rent your property out, or find a rental for vacation.

Removing Your Name From Mailing & Phone Lists

Contact the Direct Marketing Association's Mail and Telephone Preference Services at the addresses below:

Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735

Telephone Preference Service
P.O. Box 9104
Farmingdale, NY 11735

Discount stores:

Big Lots – <http://www.biglots.com> to find a store near you. – This store buys overruns, closeouts etc.

Ocean State Job Lots – <http://www.oceanstatejoblot.com> (401) 295-2672 – Similar to Big Lots.

Grossman's Bargain Bay – Great store for home repair and renovation. Shop here BEFORE you go to the big box home stores. If this store has it, it's probably a great deal! Ask about their landlord or contractor discount or rewards programs too! <http://www.bargain-outlets.com/>

Salvation Army / Goodwill, The Survival Center etc. – not only will you get a great deal, but you'll be helping a worthwhile charity too!

Public Libraries – internet access and literature. – Before you buy books etc, remember the library – magazines, movies, CDs, Newspapers etc. It doesn't get any cheaper than FREE! Don't forget to support your local library when funds allow, please.

Utilities Savings

Electric Bill – <http://www.masssave.com> Provides year-round home energy solutions to **save** you money. Includes consumer information and list of service providers. May cover up to 75% of improvements such as insulation etc.

Federal Tax Credit - http://www.energystar.gov/index.cfm?c=tax_credits.tx_index#s11
– up to 30% dollar for dollar credit, see chart.

State Tax Credit - <http://www.cetonline.org/Renewables/Incentives.pdf> - for Massachusetts energy tax credits

Phone – Try MagicJack, available at Walgreens or go to <http://www.magicjack.com> – You plug this gadget into your computer just like any other USB device, connect a phone to it, and make unlimited calls for \$19.95 per YEAR! Some people report occasional audio difficulty, but certainly worthwhile if you would like to eliminate your land line cost. If you have a cell phone with service at your home, you may be paying for a land line you really can do without. If your services are “bundled” such as Internet service, phone and cable, be sure to call your phone company first to ask how it will affect your bill.

Business Tips

Advertising — For VERY inexpensive, but good quality copies, try <http://www.bestvaluecopy.com> . Black & White copies are just 2 cents each, and Color copies are an unbelievable 8 cents each. I use them consistently and find the shipping included (around \$8.00 to Turners Falls, MA) to be a huge savings.

Integrity — **SAVE \$50.00 through PowerDownDebt, Inc.!** Just call us, and we'll enter your name online as a referral. You're \$50.00 application fee will then be waived by the BBB!

Consider applying for accreditation with The Better Business Bureau <http://www.bbb.org>. This organization has an impeccable reputation, and truly researches each business before accrediting and/or rating them. PowerDownDebt, Inc. is accredited with the BBB and we found the process to be streamlined, thorough, and well worthwhile. The staff was courteous and articulate. I would recommend this to any business seeking to further their good reputation.

Direction/Funding —

CDC - Look to your local Community Development Corporation for prudent advice about starting a new business. This organization is staffed by experienced professionals and offers a wealth of knowledge and helpful direction. In Franklin County, you may reach the Franklin County CDC at 324 Wells Street, Greenfield, MA 01301 – phone: 413-774-7204, web site: <http://www.fccdc.org>.

WMEF - Also, for small business funding in Western Massachusetts, you may wish to contact The Western Massachusetts Enterprise Fund, Inc., a nonprofit community development financial institution working to strengthen communities by creating economic opportunities for low- and moderate- income people in western and central Massachusetts You may reach Christopher Sikes, Executive Director at 413-420-0183 or visit their site for more information at <http://www.wmef.org>.