

Credit Counseling Centers of Oklahoma, Inc.

JUNE
2010

Knowing the difference
can make all the difference.

Tips for Saving Money this Summer.

Get the entire family involved in a summer project for saving. A joint effort yields a greater result. And, it can be fun. See who can come up with the best creative way to save money this summer and who can save the most money. Award a special prize to the winner. Before you know it, saving will be as much fun as spending.

Consumer Credit Counseling Service of Oklahoma, Inc. (CCCS) suggests the following tips for saving money this summer:

Saving on your utilities...

Change all your light bulbs to CFLs.

Compact Fluorescent bulbs are one of the brightest ideas for cooling your electric bill. Even though they are more expensive on the front end, the lights not only last ten times longer than incandescent but also save up to \$60 in electricity per light over their lifetime.

Pull the plug on your appliances. Appliances that include a clock or operate by a remote or use chargers are using electricity even when you're not using them. Of the total energy used to run home electronics, 40% is consumed when the appliances are turned off. So unplug when not in use.

Insulate your water heater. If your water heater was built before 2004, wrap it in an insulating jacket such as a Thermwell blanket. You'll save 10% (about \$30) annually on your water-heating bill. And, if you set your water heater at 120 degrees Fahrenheit you can save any more.

Service your air conditioning unit. Your HVAC should be checked no less than every two years by a professional and you'll save about 10% on your cooling bills each year.

Turn down the air conditioning. For every degree you raise on your home's temperature during the cooling season, you can save about 5% from your bill according to the Alliance to Save Energy.

Stop drafts. By weather stripping your front and back doors, you will save about \$30 per year in energy costs. Check with your local home repair store for their recommended products.

Use timers on lights. You save money every day by installing occupancy sensors or timers on lights in areas

you occasionally use and for exterior lights. Anyone with basic wiring skills can install them.

Plug any leaks. A leaky faucet wastes more than 2,500 gallons in a year. Plus, do not forget to test the toilet for leaks. Put a drop of food coloring in the toilet tank; if color shows up in the bowl, your tank is leaking and you are wasting up to 200 gallons of water each day.



Run full loads of clothes and dishes. Most of the energy used by dishwashers is to heat a set amount of water, so running smaller loads wastes both energy and water. Air dry dishes for added energy savings.

Water your outdoor plants and flowers in the early morning or right before sunset. Avoiding the sunnier parts of the day reduces evaporation. Additionally, drip irrigation can reduce water loss by 50 – 60% when compared with hand-watering or sprinkler systems.

Staycations!

If you are like many families, you think you cannot take that family vacation this year or your vacation budget is significantly less than year's past. Don't let this hamper your vacation plans – plan a "staycation" – a vacation where the family relaxes at home or takes day trips to area attractions.

Float Trip or Tubing. Oklahoma is full of rivers, creeks and lakes. Contact a local company for day trips where you meet them at their drop off point and float away. Your family will enjoy a relaxing ride and you can get some sun while you're at it.

State Park or a Bed and Breakfast. Oklahoma is full of possible locations throughout the state from quaint bed and breakfasts to campgrounds on area lakes.

Museums, Zoos and Botanical Gardens. With exhibits changing by the season, your local museum is sure to provide hours of entertainment for the whole family.

Picnic at a Park. Pack up a blanket, sandwiches and beverages, a Frisbee or other sports equipment and have some old-fashioned fun. This easy idea will encourage you to enjoy the outdoors and each other.

Hike.. Exercise and excitement! This family-friendly activity can be scaled based on skill level and courses can be chosen based on how long you'd like to nurture the nature-lover in you.

Scavenger Hunt. Pre-planning involves writing quick clues and planting playful prizes, but once that's done you can set your kids off for an afternoon of fun. This can be done at a local park, your neighborhood or in your own backyard.

Bike Ride. Rent bikes (if you don't own them) and get ready to ride. Head to a local park (the bigger the sidewalks the better) and make sure to pack helmets and plenty of drinking water!

Camp Out in your Backyard. Pitch a tent, roll out sleeping bags and start a fire in your barbeque grill.

Girls Day In. Gather your girlfriends and take turns doing pedicures and manicures while catching up. Include your Daughters; then add tea, milk and sugar and you have a great Mothers/Daughters Tea.

Fishing. In Oklahoma, fishing is everywhere. Find a river bank, grab your rod and reel and cast out for the big one. Also check for free fishing derbies that are offered throughout the year where you can even win prizes.

CCCS of Oklahoma has trained and certified credit counselors who offer financial management and debt reduction services that are low-cost - and free. CCCS of Oklahoma is a nonprofit, community-based organization and a Member of the National Foundation for Credit Counseling® (NFCC). For more information on CCCS of Oklahoma, call (918) 744-5611 or visit www.cccsofok.org

Offices in Northeast Oklahoma

CCCS of Oklahoma has trained and certified consumer credit counselors who offer financial management and credit education services from 6 locations throughout Tulsa and northeastern Oklahoma.

Broken Arrow

317 South Main

Claremore

104 South Missouri, Suite 205

Muskogee

323 West Broadway, Suite 404

Sapulpa

19 North Main

Community Resource Center

Tulsa

4646 South Harvard

CCCS Services

CCCS of Oklahoma is a not-for-profit agency that has been helping people improve their quality of life since 1968.

Financial Counseling

Certified consumer credit counselors provide you with confidential advice about credit, budgeting and money management; and will work with you to develop a financial action plan specifically suited for your needs. For people that are homebound and experiencing a financial crisis, our senior specialist will provide guidance, assistance and referrals.

Debt Management Plan (DMP)

If you are overextended, you may qualify for a Debt Management Plan where you may receive reduced interest rates, waived late fees, fewer collection calls and peace of mind. DMPs serve the dual purpose of helping you repay debts and helping your creditors receive the money owed them.

Housing/Reverse Mortgage Counseling

This program is certified by the US Department of Housing and Urban Development as a comprehensive housing counseling program. The services range from pre-purchase counseling to reverse mortgage counseling.

Community Education

Ideal for your company, church, school, civic organization or community agency, everyone will learn to understand budgeting, the wise use of credit, balancing a checkbook, credit reports, credit scoring, money management, savings and identity theft.

Bankruptcy Counseling and Education

Includes Pre-filing Counseling where you receive budget and credit counseling now required during the six months prior to filing. Then before the bankruptcy is discharged, you must complete a financial management course – CCCS services include a Pre-Discharge Education course that meets this requirement. CCCS is approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an agency's services.

Consumer Credit Counseling Service of Oklahoma

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People Who Care



Tulsa Area United Way



COUNCIL ON ACCREDITATION
OF SERVICES FOR FAMILIES
AND CHILDREN, INC.

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