

Helpful Tips

Prescriptions

- Talk to your doctor. Explain your predicament and find out if there is a generic version available.
- Use mail order prescription service and/or buy in bulk.
- Beware of “free samples” which may get you accustomed to a much more expensive drug when a cheaper generic will give you the same results.
- Use a prescription assistance plan (PAP). Most pharmaceutical companies have some sort of program available to help people who don't have any drug coverage such as www.pparx.org, which is a site sponsored by the pharmaceutical industry. There are also some prescription assistance websites independent of the pharmaceutical industry that can help, such as www.RxAssist.org or www.Needymeds.com.

Affordable & healthy meals

- Plan your meals for the week in advance and make a shopping list. Eating healthy is easily sabotaged by those quick fast-food type meals. Take control and go shopping when you're not hungry!
- Look at the flyers and circulars for your local grocery store and plan your menu around the specials for that week.
- Use a slow cooker for cooking the less expensive cuts of meat.
- Load up on in-season for fruits and vegetables for the bulk of each meal. If you can't afford fresh, lots of frozen veggies are almost as nutritious!
- Cooking with a bag of beans combined with rice gets you a complete protein that is inexpensive and very filling.
- In general, the more you cook “from scratch” the better and healthier the meal.

Additional suggestions

- Use cash instead of debit or credit to limit impulse purchases and heighten spending awareness.
- Make a menu and shopping list that takes advantage of sale items, coupons & grocery store circulars.
- Buy generic items in bulk for things like paper towels, garbage bags, soap, etc.
- Research big ticket items before purchasing.

SPECIAL FINANCIAL EDITION

We at the Employee Assistance Program (EAP) know the concerns people have about the on-going financial crisis we're all facing. The uncertainty about the future and how it may affect each of us has contributed to high stress levels and an increasing sense of frustration and anxiety. In an effort to respond to these concerns, we're devoting this entire edition to financial resources.

As we investigated resources, we found that many phone numbers or “hotlines” touted as providing financial assistance or subsidies are actually run by private, for-profit companies with costly charges for loan modifications or legal services. Be extremely careful about various frauds and scams that have sprung into existence because of this country's financial woes. While there are indeed helpful resources out there, make sure that you understand whether or not the entity you're dealing with is a local or federal agency which may provide free or low-cost services or a private, for-profit business.

Remember to call your Employee Assistance Program (EAP) for supportive counseling during these stressful times. This is particularly important as many of us can make impulsive decisions when under duress. It's often helpful to talk with someone outside of your personal circle of friends and family for a clear perspective.

Good luck!

ERS Advisor

- Like Mom used to say, “Put on a sweater!” if you're too cold.
- Bring your lunch to work.
- Use public transportation or car pool.
- Setup your own coffee maker at work rather than buying it daily.
- Host potluck gatherings rather than eating out.
- Do you really need those magazine subscriptions or movie channels?
- Get a library card.
- Buy your own nail polish and save yourself the cost of a manicure/pedicure.
- Start a walking club in your neighborhood and save yourself the cost of gym membership.

Sites to See



➔ **<http://www.financialstability.gov/>**

The U.S. Treasury Department's site for the Emergency Economic Stabilization Act has information for homeowners on the eligibility guidelines for the "Making Home Affordable" program. As this program is still in its infancy, it's not yet clear as to how exactly mortgage companies will begin implementing mortgage refinancing or modification requests as a part of this program.

➔ **www.wisebread.com**

This site focuses exclusively on "living large on a small budget" and has a huge amount of reader-posted content that is very practical and useful. The articles are updated constantly with room for reader comments on each article.

➔ **www.frugaldad.com**

This site is comprised of posts written by the Frugal Dad, a man who hates debt and as a parent is always looking out for a better deal to benefit his family. Written in a conversational and entertaining style, this site contains recommendations for all sorts of money-saving techniques as well as some entertaining opinions on waste, the entitlement of others, and simplifying your life.

➔ **www.hud.gov/foreclosure/index.cfm**

If you're currently in foreclosure or worried about this possibility, this site created by the U.S. Department of Housing and Urban Development has solid information on what steps you can take to deal with your foreclosure problems. "Foreclosure prevention counseling services are provided free of charge by nonprofit housing counseling agencies working in partnership with the Federal Government. These agencies are funded, in part, by HUD and NeighborWorks® America." There is also information on obtaining mortgage assistance.

➔ **<http://www.hopenow.com/>**

1-888-995-HOPE - Homeowners HOPE Hotline which gives free housing counseling for homeowners. "HOPE NOW is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance." They also have an excellent website, complete with a video narrated by Queen Latifah with step-by-step explanations on what homeowners can do to prevent foreclosure.

➔ **www.annualcreditreport.com** – Beware of look-alikes! Those ads you see on television of the guys in the pirate hats may have cute and catchy jingles but you may find yourself enrolled in some sort of credit monitoring program with a monthly charge! The only truly free credit report can be obtained here. By federal law, everyone is able to request a free report once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. This means that if you time it correctly, you can get a free report 3 times a year, one from each of these companies!

➔ **<http://www.ftc.gov/bcp/index.shtml>**

Beware of the various scam artists that are taking advantage of other people's misfortunes! The Federal Trade Commission's site has an informative section aimed at educating consumers and alerting them to the latest fraudulent schemes. They've even got a selection of articles such as the questions to ask when choosing a credit counselor or how to recognize a foreclosure rescue scam. Make this site a priority to ensure that you're an educated consumer!