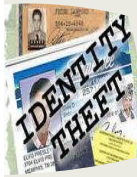




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DEBT FREE AMERICA .COM

# The Debt Free

# LIFE

HELPING OUR CLIENTS BREAK FREE FROM DEBT. IT'S WHAT WE SAY, WHO WE ARE, AND WHAT WE LIVE FOR!

## GAS PRICES

### How HIGH will they go?

I drive by a gas station every day on my way to work. It is one of those buildings that never catch my eye until I see my gas needle edging down to ¼ of a tank. I don't pay attention to the price on my way by unless I need gas, so I was shocked when I pulled into the station after 2 ½ weeks. The price of gas had gone up \$.46 cents a gallon! I have been hearing about gas prices rising, but until you actually start pumping that gas and see the numbers clicking past so quickly, it doesn't really hit you.

Since I live in a city that is a beacon for tourists, I cringe when I think what prices might be like here once tourist season starts. Seriously, how high will prices go? Since the answer to that question is out of my reach, I've started thinking of ways I can economize.

I am, ashamedly so, what is referred to as someone who has a 'lead foot'. But with prices the way they are, I am treading a bit

lightly these days. Not only does driving the speed limit on the highway reduce my gas usage, it also keeps me from worrying about being stopped for speeding – which is another expense I want to avoid. I did notice I got an extra 25 miles out of my tank of gas by driving the speed limit. That made me and my wallet happy. I also read in my AAA magazine that keeping your tires properly inflated helps with gas mileage. So I pulled out my pressure gauge and checked my tire pressure. I have also started thinking about the way I do my errands. I have started combining trips that are located near each other.

I know being informed about ways to economize and save gas is the only way I am going to be able to save money every time I fill my tank. So a word of advice; keep your car in good running condition, drive the speed limit, combine running errands, and keep your tires properly inflated; maybe you can save too. When it comes to Gas prices we're all in this TOGETHER!.




**WIN AN IPAD!**  
That's right! All you have to do is go to our Facebook page and "LIKE" us to be registered to win!

[Facebook.com/DebtFreeAmerica](https://www.facebook.com/DebtFreeAmerica)



### EMANCIPATION DAY!

(what it may mean for YOU!)

Visit [DebtFreeAmerica.com](http://DebtFreeAmerica.com) to locate the cheapest prices in your town with Gas Buddy

Under District of Columbia law, Emancipation Day, April 16, is a legal holiday. Emancipation Day falls on a Saturday this year meaning that it will be observed on Friday, April 15, 2011. **The filing deadline for all tax forms and payments required to be filed or completed on or before April 15 will be extended until Monday, April 18, 2011 due to the holiday.**



# IDENTITY THEFT

*Fighting back against Identity Theft*

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Each year, millions of Americans have their identity stolen.

The Federal Trade Commission, the nation's consumer protection agency, wants you to have the information you need to protect yourself against identity theft. This information is

**DETER  
DEFEND  
DETECT.**

VISIT [DEBTFREEAMERICA.COM](http://DEBTFREEAMERICA.COM)

summed up in the FTC's clear and concise message on identity theft: Deter, Detect, Defend. **DETER** identity thieves by safeguarding your information.

**DETECT** suspicious activity by routinely monitoring your financial accounts and billing statements.

**DEFEND** against ID theft as soon as you suspect a problem.

While there is no fool-proof way to avoid ID theft, there are steps you can take to minimize your chance of becoming a victim, and steps to take to minimize the damage should a theft occur.

## Letter From Our President



**DEBT FREE  
AMERICA.COM**

### DebtFreeAmerica.com is participating in the Muscular Dystrophy Association Executive Lock-Up!

DebtFreeAmerica.com is supporting the Muscular Dystrophy Association (MDA) Executive Lock-Up taking place Tuesday, April 21, at the Hilton Garden Inn in Virginia Beach, Virginia. During the event, local business and community leaders agree to be "arrested" in order to raise bail money to post bond.

The tax deductible donations help MDA continue research into the cause and possible cure of more than 40 neuromuscular diseases. The MDA also provides wheelchairs, clinic visits, flu shots, support groups and summer camp sponsorships to the hundreds of thousands of children and adults living with neuromuscular disease.

"Everyday, we are helping thousands

find a cure for debt," said D. Eric Giles, Jr., President of DebtFreeAmerica.com. "But today, we are proud to be supporting another great cause, the Muscular Dystrophy Association. Although I'm not happy about going to jail, I think some of my employees are overjoyed! By sponsoring us, you can help raise awareness and fight MD (and keep me from behind bars). Our goal is to meet a minimum donation of \$3,000.00. Please help find a cure today."

For more information about the MDA Lock-Up, please visit [www.facebook.com/debtfreeamerica](http://www.facebook.com/debtfreeamerica). For more ways to help in the fight against neuromuscular disease, please visit [www.mda.org/help](http://www.mda.org/help).

## DID YOU KNOW:

Free Financial Tools & Resources: [mymoney.gov](http://mymoney.gov)



### From North Carolina?

The N.C. Foreclosure Prevention Fund™ helps North Carolina homeowners who are struggling to make their mortgage payments due to job loss or temporary financial hardship. For qualified homeowners, the fund can provide an interest-free loan of up to \$36,000 to pay your mortgage and other related expenses for up to 36 months.

Call 1-888-623-8631 to learn:

- What kind of mortgage help may be available for you to prevent foreclosure
- If you qualify for assistance using our quick and convenient eligibility tool
- How to find a HUD-approved housing counseling agency in your area to help you apply

# DID YOU KNOW:

The first crossword puzzles appeared in England in the 1800's

# Money Money & Money!

*Can you find all the words?*

*They may be horizontal, vertical or diagonal, forwards or backwards*

AFGHANI  
AURAR  
BAHT  
BANI  
CENT  
CENTAI  
CENTIMES  
DINAR  
DIRHAM  
DOLLAR  
DRAM  
EURO  
FORINT  
FRANC  
HALERU  
JIAO  
KORUNA  
KRONA  
KRONER  
KRONUR

LIRA  
MANAT  
PAISE  
PARA  
PESO  
POUND  
QUINDARKA  
RAND  
RINGGIT  
RIYAL  
RUBLE  
RUPEE  
RUPIAH  
SANTIMI  
SHEKEL  
SHILLING  
STOTINKI  
TAKA  
TUGRIK  
ON



## Our Children

I want to tell you a story about Chris, a recently married young man from Maryland, who is well on his way to a successful career in Sports

Medicine. He is beginning to overcome major obstacles regarding his personal finances. You see a few years ago Chris was a bright eyed freshman in college; big dreams, big plans, but little knowledge



of credit, budgeting or the world of finance. Up until college, he was only responsible for paying \$50 to his parents toward his personal cell phone bill. The advice they gave him? "Stay away from credit cards" and "pay your bills on time".

Soon Chris was in college where he had an allowance of \$100 per month. Like

most young adults, he was courted by large banks who stalked the campus in hopes of offering seemingly free money

to naïve consumers. "Wow!" Chris thought, "I can get everything I need now and pay later! I'll pay \$40 a week and still have money left over from my allowance."

Soon his total debt was \$7600 spread over 3 credit cards. His inability to pay, his inexperience in managing debt, and his shame in not heeding his parent's words and advice caused him to procrastinate and ignore his debt. This behavior continued into Chris's first years of marriage causing lots of heartache.

Chris often wondered if there was

some other route he could have taken to prevent this situation. Campus counselors, discipline, his parents teaching him more about finances? Our children deserve to be taught how to achieve an economically stress free life with the right education at the right time.

Imagine elementary school curriculums that teach our children the importance of budgeting and money management. Imagine our children being able to read a credit report at the age of 12. Imagine our children being financially prepared to buy their first house. Find resources for teaching your children and start when they are young. Chris and his wife are expecting their first child and have finally realized they will have to make changes. His child will need to learn how to secure his/her financial future. Having a solid education regarding money management will be a start.