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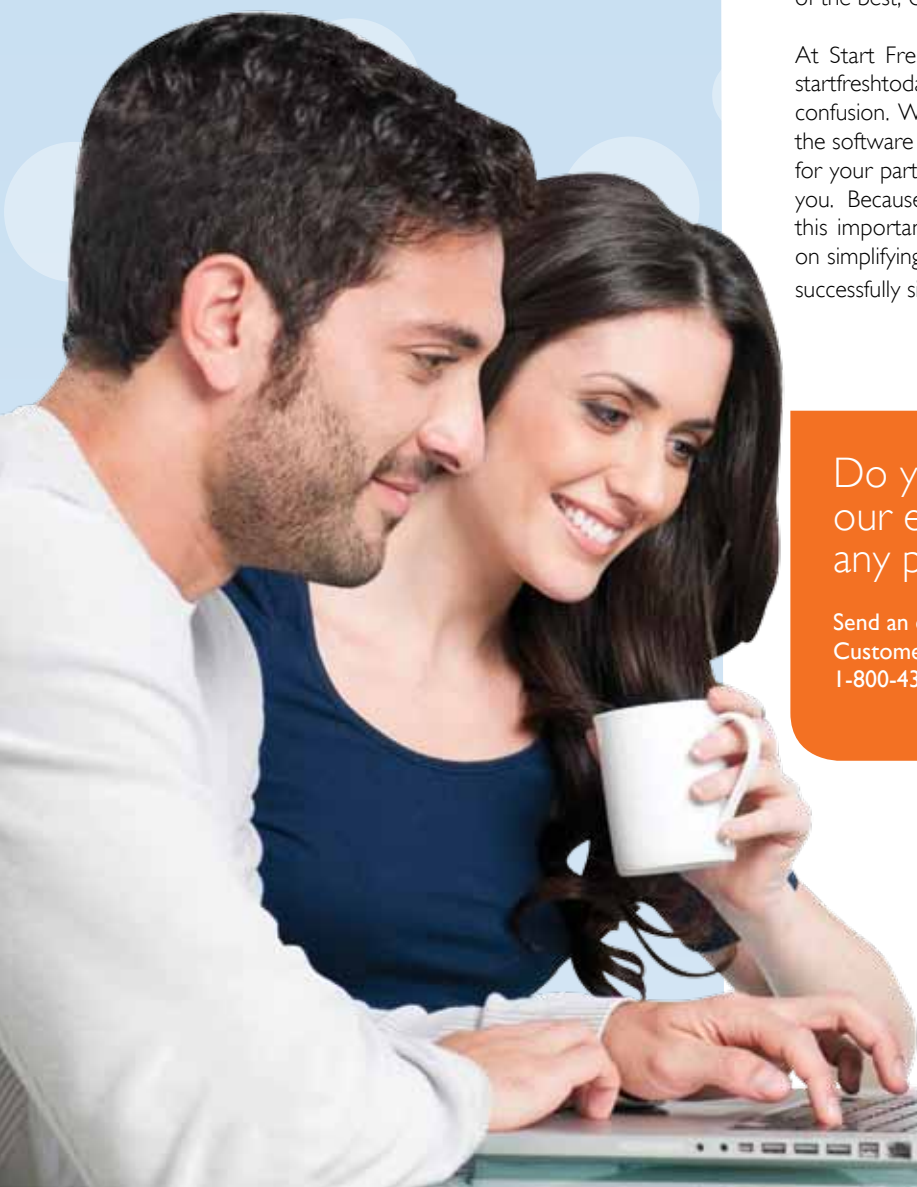
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Q & Ahhh Start Fresh Today experts answer your questions

Q I've been told there is a list of companies like Start Fresh Today where I can fulfill my course requirements. Are they all the same?

A. The Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) of 2005 introduced many new requirements. One of which requires consumers who plan to file for bankruptcy to take a credit counseling course before filing from a government-approved organization. In addition, you must complete a debtor education course to have your debts discharged.

The Department of Justice's U.S. Trustee Program approves organizations to provide the mandatory credit counseling and debtor education. Many of the approved agencies listed may also provide other counseling services, confusing the choice further. The United States Trustee Program has not reviewed nor approved the content of these other services. In order to help consumers sort out this sometimes confusing list, Start Fresh Today has partnered with some of the best, U.S. Trustee approved Agencies in the country.

At Start Fresh Today our proprietary platform located at www.startfreshtoday.com has automated this process to help alleviate the confusion. When you take your courses through Start Fresh Today the software automatically matches you up with an approved agency for your particular judicial district taking the guess work out of it for you. Because the last thing you want to do is make a mistake during this important process. At Start Fresh Today we focus exclusively on simplifying the process. That's all we do, and we've been doing it successfully since 2005 when BAPCPA was enacted. ☀️

Do you have a question for our experts about the list or any part of the process?

Send an e-mail with "Ask SFT" in the subject line to CustomerService@StartFreshToday.com or call 1-800-435-9138

TALKING Money With Your Kids

If you want to help your children avoid the same problems you've experienced and grow up with good money habits, talk with your kids about money, and teach them these valuable skills that can last a lifetime.

Do you find yourself arguing with your spouse or children about money? Stop! A child who frequently hears her parents talking about being broke can scare them into thinking the worst situations. It will also cause stress making it harder to focus in school or lead to behavioral problems and "acting out."

If money is tight, let your children know about that in a non-threatening way. Explain to them what you can and can't afford right now and suggest other ways they can get what they want.

Give Your Kids Their Own Spending Power

Since most of us learn by doing, an allowance can give your child the chance to learn about handling money, while the stakes are still pretty small. Financial advisors point out that having a regular amount of their own income is the only way kids can learn to manage money. They also say that the purpose of an allowance is to give your children the opportunity to learn how to manage money through their own successes and failures with the input of their parents.

Teach Your Kids How to Make Money

Many kids know their parents go to work, but really have little idea of what it takes to make money. Learning how to start and run a business may be one of the most important lessons, financial or otherwise, they can learn. They can learn math, marketing, communications, responsibility and a variety of other skills. Even if your offspring end up working in jobs for someone else, they'll be better employees because they understand the challenges involved in having a business.

If your children are old enough to earn money on their own – usually by age 7 or 8 – help them research business ideas that appeal to them. Assist them as they learn about marketing, keeping track of income and expenses, and following up with customers. Just don't do it all for them. Let them learn what owning a business is really like.

Teach Them About Credit

If your kids do want to borrow from you, teach them how lending works in the real world. Charge an interest rate and draw up an agreement. You can make up payment coupons or use another system to keep track of their payments. Be consistent with it and don't let them borrow again until they've paid off the first loan. Also be careful about letting them borrow too frequently or too far in the future. It's better to try to get them to save instead.

It's also a good idea for you to explain to your children how credit and debit cards work. Obviously, very young children will have trouble grasping this concept. They may think that all you need to do to get money is to go to the cash machine. But as they get older you can explain to them how you deposit your pay and get money out when you need it. Around age nine or ten, most kids are ready to open a bank account and use it.

Don't forget to warn your kids about credit card safety and ways to protect themselves from credit card fraud. Avoid giving them your passwords or personal identification numbers to your debit or cash cards unless absolutely necessary.

Recent Statistics

- 74% of parents give allowances; 66% of those who give allowances tie them to chores; 54% of those who give allowances require their kids to save a portion.
- Pre-teens (ages 8-12) spend \$19.1 billion annually, or \$946 per capita.
- Businesses spend an estimated \$13 billion a year marketing food and drinks to U.S. children and their parents.
- Children in the United States watch an average of three to four hours of television a day and view an estimated 3000 commercials a month.
- Average number of shopping days a year for kids is over two hundred.

"If we aren't careful, our children will come down with "affluenza," a disease that causes them to confuse wants and needs. We need to teach our children what my grandmother taught me: Think twice about spending money you don't have on things you don't need, to impress people you don't like anyway." — Michelle Singletary, Washington Post syndicated personal-finance columnist ☀️

Fulfill your requirements and Learn about finances



If you're planning to file for bankruptcy, you must complete a Credit Counseling Briefing before you file, and a Debtor Education Course before your discharge is entered. The agencies who administer these courses must be approved by the EOUST, and failure to file certification that these courses have been completed at the appropriate time may mean that your case is dismissed or your discharge denied.

Fortunately, Start Fresh Today makes it easy for you to complete your pre-filing Credit Counseling Course and your pre-discharge Debtor Education Course right in the comfort of your own home – or anywhere else that you have Internet access. After a brief telephone follow-up, your certificate will be delivered electronically.

between your attorney's guidance and Start Fresh Today's quick and easy process, your requirements will be done before you know it!

Here's what you can expect from your Credit Counseling Briefing:

- A web-based credit counseling briefing followed by a short telephone conversation
- An easy to navigate, interesting credit counseling briefing full of useful information
- Animated counselors to walk you through the briefing
- The ability to stop the briefing at any time and consult with the credit counseling agency, or just take a break – you can pick up where you left off later
- Customized feedback based on the information you provide
- A printable summary of the course
- Electronic delivery of your certificate

Or, if you prefer, you can complete the requirement with a telephonic credit counseling briefing and work with a certified counselor over the telephone.

Bankruptcy Law Requires a Credit Counseling Briefing Before You File

The Credit Counseling Briefing is a 90-minute, interactive, web-based course that provides customized graphics and feedback based on the information you enter. The Briefing is the same low price whether you're filing individually or with your spouse.

The law requires that you complete a EOUST approved Credit Counseling Briefing **before you file your bankruptcy petition.** Your bankruptcy attorney will file the Credit Counseling certificate that must be filed with your petition.

You may be confused about the bankruptcy requirements and uncertain about where to turn to fulfill those requirements without aggravating your financial problems. But don't worry,

EOUST Approved Personal Financial Management – Debtor Education Course

Current law requires that bankruptcy petitioners complete a Personal Financial Management Course (Debtor Education Course) after filing, but before discharge.

The Debtor Education Course is intended to help you plan your financial future and avoid post-bankruptcy pitfalls. The certificate of completion must be filed with the court before you receive your discharge.

This two-hour financial management course is easy to navigate and easy to understand. You'll get printable forms to use in budgeting and financial planning.

At Start Fresh Today, you can receive an online Debtor Education Course or a telephonic Debtor Education Course delivered by an agency approved to issue certificates evidencing completion of a financial management course in compliance with the Bankruptcy Code.

Here's what you can expect from your Debtor Education Course:

- A interesting, informative educational course followed by a short telephone conversation
- Easy to use program with clear prompts, whether you're working online or over the telephone
- Clear, understandable financial planning information
- The flexibility to complete the course all at once or in segments to suit your schedule
- Electronic delivery of your certificate by email and posting to your Start Fresh Today account
- Online course available in Spanish!

At Start Fresh Today we focus exclusively on helping individuals and families go through the sometimes confusing and complicated bankruptcy process. That's all we do, and we've been doing it successfully since the **Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA)** was enacted. As industry leaders and pioneers in the field, we are committed to serving consumers who are overburdened by debt and have chosen bankruptcy as their solution. We offer our courses in English or Spanish, 24/7 customer support and live chat for your convenience. Also, we've included a special discount coupon on the back of this publication to help you get through these difficult times.

If you decide that bankruptcy is right for you, we have a secret and some simple advice we want to share with you in closing. After helping thousands of consumers with this process there is one

piece of advice that always helps. The advice is simple and if you follow it, it may just help you greatly to recover from these difficult days. The secret and the message is hope. Hope of brighter days and hope that things will improve is the secret that helped many to find the strength to make it across some dark and desperate times.

Now our offering of hope is not to say your life as you know it will be unaffected by your money troubles. It is instead an acceptance of your current reality and then an enthusiastic embrace that while tomorrow may be difficult, the days that follow will be better and take you one step closer to a better financial life.

Everyone we help has lived through painful times in their life and yet they tell us that hope carried them through. Hope provides energy to make it through today and tomorrow and it positively encourages you to power yourself forward to the better times that will come.

Things are getting better...just hang in there. ☀️

testimonials

"This is a belated thank you to the staff at your agency that were extremely helpful to me in completing this process, in particular a woman by the name of Connie and a gentleman by the name of Justin. Both of these staff went out of their way to ensure my complete customer satisfaction and I would like to commend them for their professionalism and assistance."

Karen
Sacramento, California

"After using just about every credit counseling and debtor education course I have concluded that Start Fresh Today is hands down the best! My clients have no difficulty completing the bankruptcy courses and actually mention that the content is informative and useful. I can honestly say that some of the less expensive competitors to Start Fresh Today have horrible customer service and prove to be very difficult and stressful for my clients to work with. Thank you for taking such good care of my clients!"

William W. Waldner, Esq.
New York, New York

"Thank you for your assistance and the great information that was part of the Start Fresh Today counseling program. Some of the information I was familiar with, but there was so much more to absorb. I look forward to using the tips to get back my 740 score! I have reviewed the information with my husband and got his "buy-in" to making changes and focusing on our goals."

Stephanie
Ohio

Don't Let

Financial Stress

Affect Your Health

Can the hole in your pocket cause a hole in your gums? Believe it or not, the answer is yes. The reason is stress. Financial stress affects more than your wallet: It can have a ripple effect on your mental and physical health. Our thoughts quickly and powerfully impact our bodies in ways we may not realize until it's too late.

Stress works an elite branch of your body's military, specially trained to take emergency action in response to major threats. As soon as your brain senses danger, it goes into fight-or-flight mode and sends orders to outposts in the adrenal and pituitary glands to mobilize the hormones adrenaline and cortisol. These in turn send reinforcements to different areas of the body to increase blood pressure, heart rate, and energy for you to either fight or flee with all the might your body can muster. In a crisis, stress jolts us into action to save a life or meet an important deadline.

But if you were you to call stress into battle every day, your body would inevitably feel the consequences. Prolonged stress increases your chances of heart attack, diabetes, hair loss, depression – and even gum disease.

OK, facing bankruptcy and the events that led up to it are definitely high on your stress levels. But the good news is that time and deliberate actions can simultaneously improve your financial situation and release you from the grip of stress.

Separate Needs From Wants

As much as we hate to admit it, the root of financial troubles usually comes down to overspending. But living within your means doesn't mean descending to the life of a pauper – it just means separating needs from mere wants. Today's materialistic culture has effectively blurred the line between needs and wants to a point where they're almost indistinguishable. Every passing fancy seems like a necessary pit stop in pursuit of happiness.

Advertising could have us believe that our lives aren't worth living without the latest iPhone or designer clothes. But giving up these things might mean sacrificing acquaintances who might disapprove of our new, meager lifestyles. Other money-saving sacrifices require more work. Eating out, for instance, can be hard to give up when you don't have time to make dinner in the evening and prepare lunch in the morning. It won't be easy, but cutting out non-essentials from your budget is a surefire way to improve your financial situation and stress.

As a plus, separating needs and wants can help you prioritize what's really important in life – a process that will help change your mentality, which leads to the next way to reduce financial stress.

Change Your Attitude Toward Money

You'd be surprised at the power of a little positive thinking. Even the simple act of laughing has shown to be a stress reliever. If you can change your attitude toward money, you'll condition yourself to avoid triggering the stress response at the thought of money problems.

Reducing financial stress can mean convincing yourself that money isn't everything. In other words, appreciate what you have. One of

the most effective ways to do this is to examine what nonmaterial things are most important to you -- whether that be family, friends or spirituality. As the old adage says, "Count your blessings." Some people do this by practicing meditation.

Changing your attitude might be tough if you're a worrier, constantly asking, "What if I lose my job next week? What if I get hurt and can't provide for my family?" Planning for the future is good, but accept the fact that you can't control everything. To do this, live in the now – enjoy today as much as possible.

Although it may seem counterintuitive initially, giving to charity can reduce your financial stress by reminding you of others who are more in need and inducing a rewarding feeling that comes with helping. Of course, if you're the one who needs help, sometimes all you have to do is ask, as we'll see next.

Make a Budget – And Stick To It

As an organized living and working space can relieve daily stress, so can an organized spending plan relieve financial stress. The best way to organize your finances is to make a budget to monitor what you can afford to spend. The first step in making a budget is to investigate your income and how much you spend in necessary bills like utilities and loans payments. Because a large source of financial stress is uncertainty, the sheer knowledge and control that budgeting gives you can be calming.

The next thing you need to do is to list all of your non-fixed and discretionary expenses. This includes grocery costs, gas and even movie tickets. When you have all this mapped out, you can make smarter decisions about which expenses to cut.

Of course, you can erase, delete or cross off Starbucks from your budget all you want -- it won't make a bit of difference unless you have the self-discipline to pass by a Starbucks and not stop. One effective tactic in sticking to a budget is to carry only cold hard cash with you. It has the habit of disappearing as you use it, unlike swiping plastic. Using this system, you won't spend money you don't have. ☀





TOP 5

Ways to Save at the Supermarket

More than 25% of the food that Americans prepare gets thrown away, that's money in the garbage can –that's nearly one pound of food per person, per day!

That can easily change according to the US Department of Agriculture. The average family of four can save up to \$1,500 a year just by changing how they plan their grocery store trip, how they divide portions and how they store and manipulate their leftovers.

Use these helpful tips as a guideline and become a family that wastes less food and saves more money.

Plan the week's menus: This is not that hard; just take a few moments at night or when you have some down time and plan out what you will make for lunches and for dinner. You know what foods you and your family enjoy, so plan accordingly. Breakfast should be easy; a nutritious cereal or hard boiled eggs and wheat toast work fine.

A quick note here – while planning your menu think about meals that easily transition into leftover dishes; leftover vegetables turn into soups or omelets, steak or chicken into fajitas or tacos, etc. Get inspired; leftovers can be tastier than the original meal.

Make a shopping list: Once you have your menu planned, make out a list of all the ingredients. After you enter the store stick to your list, do not impulse buy, that leads to wasted money and food. And just because an item is on sale or two-for-one does not mean you

have to buy it. If you do decide to buy something in bulk such as meat or vegetables, make certain you can separate the food and freeze in batches.

Cook according to perishable ingredients: Fresh fruits and vegetables will go bad quicker than frozen ones, so use the fresh up first. You can even redesign your fridge so that the food most likely to spoil is out in the open as a reminder.

Freeze in batches: If you have leftovers that you want to save freeze in batches, then you can easily take them from the freezer and reheat them. The various Tupperware and freezer bags on the market make this simple and you can reuse the Tupperware and bags to save more money.

Use portion control: Your family does not require heaping platefuls to survive. More food is thrown out because the serving sizes are simply too big, and all around America you can hear forks against plates as the uneaten food is scraped into the trash. Smaller portions are healthier and you can always freeze the leftovers.

Saving money and not wasting food is easy when you put your mind to it. Employ these tips and start enjoying home-cooked meals and the creative leftovers. ☀️

Forget About Living Large

– Scale Down for a Better Life

Everyone seems to want more – more space in the house, more electronics, clothes, cars and of course money. But what has that gotten us? For one thing it's brought on massive amounts of debt and stress, but also a society that prizes "bought things" over simple pleasures.

There is a small movement, however, that treasures the basic things in life: a house that's easy to manage, walks in the park, spending more time with the family and less at work; and a deep sense of worth, not born from achievement at work or from the acceptance of others but rather from the satisfaction that they are doing what pleases them and makes the loved ones around them content. These people have scaled down and you can do it, too. If you are sick of consumerism and the sense that what you drive or own is the measure of your worth, then follow these tips and you too may be enlightened by the little things.

1 Clear the clutter: Look in your closets, your garage, basement and attic and start to get rid of the things you don't need or use. Have a garage sale or simply use trash day as an excuse to get rid of all the stuff that is clogging your home. But don't stop there, mentally clear the clutter, too. Get rid of things that cause excess worry and stress. Pay off debts, cut ties with people who don't bring happiness to your life.

Stop the compulsive shopping: Consumerism is a marketing ploy, an advertiser's ointment that supposedly makes you feel better. If you feel depressed go shopping, it will pick you up. Get the more expensive car or bigger home – you deserve it. It's all over the television, in print and on the internet. But what happens months after the purchase and you realize you can't afford it? Scale down, make the smart purchases.

2 Edit the list: Many people have "To Do Lists." And those lists get larger and larger and fewer and fewer things get done. Edit the list; make time for your family and friends and things you love to do. It's okay; a list should not be running your life.

3 Quality over quantity: Many people love to collect things, clothes, electronics, you name it. This usually leads to some sort of money problem and also a house full of items that aren't being used. Buy clothes and apparel that can be mixed and matched and spurn the latest and greatest gadgets. If you buy less you have more money to save and less stress over paying back debt, and you have more time to do things you enjoy.

4 Live smaller: You don't need a huge home. The McMansion phenomena of buying crushed many peoples' dreams instead of making them come true. The average home size in 1950 was 1,000 square feet, today it's closing on 2,500. That's too much space for most families. Living smaller reduces taxes, increases energy efficiency, and promotes closer bonds in the family.



In a culture that continually tells you "more is better," it's refreshing to scale down and really start to enjoy living your life. ☀️