



...a brighter tomorrow

# THE CONSUMER ADVOCATE

Winter 2009

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## *Thank you!*

**Citigroup, for your generous and unwavering support that helps significantly fund our operations and educational efforts throughout the year.**

**Chase, for your kind funding, which will support our latest educational project, "Esperanza Financiero."**

## 9 Ways to Save Money and the Environment in 2009

It seems as though recently almost everyone has joined the fight against global warming and decided to make the change to "go green". We all want to do our part to help the environment but with a tight budget and busy schedule maybe you have felt like "going green" isn't for you. That is until now; after all it is the year 2009. Although going green has been synonymous with spending some extra cash there are ways you can reduce your carbon footprint with out spending extra time and money. Now your bank account will grow along with the environment.

1. Avoid buying bottled water – in bulk or especially one bottle at a time. Consider purchasing a refillable bottle instead. Not only is plastic harmful to

the environment but why spend money on something that you can get for free, it just doesn't add up!

2. Wash your clothes in cold water. According to [www.greenmywallet.com](http://www.greenmywallet.com) 85-90% of energy used by washing machines is used by the water heater. Most washing machines are now designed to wash just as effectively using cold water. There are even detergents made specifically for cold water! Switching your washing machine cycle will reduce the cost of your bills and use less energy!

3. Get rid of junk magazines! Almost everyday our mailboxes are overflowing with catalogues and "junk mail". Sometimes those catalogues tempt us to buy things that we don't necessarily need! Why not eliminate the temptation and save the wasted paper? Call the number on the back of the catalogue and cancel unwanted mail. If unwanted "preapprovals" or credit card offers are piling up you can call 1-888-5-OPT-OUT and stop receiving them for up to five years or permanently. In addition, most credit cards companies and banks offer paperless statements that you receive through email. If you have a home computer



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with virus protection software and you are comfortable banking and paying your bills online you may want to give it a try. Along with saving paper, this can reduce your chances of having your information get into the wrong hands and being a victim of identity theft.

4. Make your own coffee. A single cup of coffee, modestly priced at \$1.85 can quickly add up to \$30 a month. Throwing away the Styrofoam or paper cup each time either isn't helping the environment. Save money and reduce waste by making your coffee at home. Consider purchasing a coffee percolator and you won't have to buy expensive coffee filters too.

5. Use less paper towels and paper napkins. It may seem like a challenge at first but not only are paper towels expensive but 40% of trash in landfills in America consists of paper products ([www.greenseal.org](http://www.greenseal.org)). Dry your dishes or hands with a wash cloth instead! According to [www.greenmywallet.com](http://www.greenmywallet.com) a North American uses about 2,200 napkins each year. If everyone used one less napkin each day, more than a billion pounds of napkins, enough to fill the Empire State building, could be saved from landfills.

6. Use less water. Fix any leaky faucets and turn the water off while you are brushing your teeth. Also consider how long you run

the shower before getting in. These small changes can add up in your pocket.

7. Buy fewer cleaning products. Do you have a different type of cleaner for every room in the house? The cost of cleaning products adds up quickly and the harsh chemicals are harmful to the environment. Many are not safe to use around children or animals. Replace the many bottles of household cleaners with one bottle of Green cleaner that can be used on almost any surface and around almost anyone!

8. Wait... don't print! Think carefully before you click the print button on the computer. Is this something that you really need to print? Can you print using both sides of the paper? Print less and save the amount of unnecessary paper you are using and toxic ink cartridges.

9. The biggest and perhaps most challenging way to go green in 2009 is... Don't buy what you don't need! Before you make a purchase ask yourself if it is something you really need or if you own the item already. Can you borrow it from a friend? Can you purchase it used? Explore alternative options that you may not have considered before.

These are just a few suggestions to get started for the new year. There are many different ways that you can reduce waste and save money. With more money in the bank and a healthier Earth you will be proud of the changes you made! If you would like more information on how to save money and go green, websites such as [www.thedailygreen.com](http://www.thedailygreen.com) have a wealth of ideas.

## We Want to Hear From You!



At Debt Counseling Corporation we recognize that getting out of debt and understanding the rapidly changing economy can be challenging. We want to make sure that you don't feel alone in your financial

situation. If you have a question about money management, debt, credit, or any other finance related issue and you would like to see an article addressing your question in the following DCC quarterly Newsletter - let us know!

Do you have advice or words of encouragement to help others get through tough times? If you have recently conquered a financial

hurdle and feel that you may be able to inspire others, we want to hear your success story.

Email Debt Counseling Corporation with your questions, insight, or success story and we will feature it (anonymously if preferred) in a future DCC Quarterly Newsletter!

Please send all emails to: [cbackes@debtcounselingcorp.org](mailto:cbackes@debtcounselingcorp.org). We can't wait to hear from you!

## Celebrity \$ense

"The safest way to double your money is to fold it over and put it in your pocket."

- Kin Hubbard

## Did You Know?

Tax filing season is rapidly approaching and April 17, 2009 will be here before we know it. Did you know that the Internal Revenue Service, the IRS, can help you and answer any questions you may have about filing your taxes? They can also help you find a reputable agency in your area or online to assist with the tax filing process. Go to <http://www.irs.gov/efile/article/0,,id=118986,00.html> to learn more about different companies recommended by the IRS. The IRS website, [www.irs.gov](http://www.irs.gov), also has a list of frequently asked questions and answers to ensure that the filing process goes as smoothly as possible. This website is also available in Spanish and English.

If you are not comfortable filing your taxes online find a local IRS Taxpayer Assistance Center (TAC) at <http://www.irs.gov/localcontacts/index.html>. These agencies will

provide you with face-to-face assistance if you prefer. Although the IRS is an extremely large organization, if you would rather inquire about any questions or concerns by phone the following IRS phone numbers are listed below:

**Telephone Assistance for Individuals:**  
**1-800-829-1040**

**Telephone Assistance for Businesses:**  
**1-800-829-4933**

**Telephone Assistance for Exempt Organizations, Retirement Plan Administrators, and Government Entities:**  
**1-877-829-5500**

**Telephone Assistance for people with hearing impairments: 1-800-829-4059 (TDD)**

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### Spotlight on the Community

Throughout the fall and winter months Debt Counseling Corporation has been busier than ever! This past October DDC is proud to announce that we were given a new opportunity to appear once again on **NBC** this time for a **one hour special** – **"The Economic Crisis: Surviving the Storm"** – with **Chuck Scarborough**. The live special featured a panel of experts including DCC's Education Director, Corey Backes. Our Education Director was referenced as a top expert in the debt management field and answered live questions from members of the tri-state area. DCC is particularly grateful for these opportunities as they enable us to reach many more community members than we otherwise would be able to.

With the uncertain state of the economy DCC has also expanded many of our programs and is excited to introduce our program EFFECT, Employees Financial Freedom Credit Training. Employers are increasingly recognizing the importance and the need for financial education in the work place and DCC has met this need through Program EFFECT. DCC traveled to the Education and Assistance Corp., Good Samaritan Hospital, Catholic Home Care Services, and PRI of Manhasset to name a few. DCC is also pleased to welcome our new partners the Sachem Public Library, the E. Northport Public Library, the Huntington Public Library, and the Westbury Memorial Public Library. In addition, DCC has recently partnered with the Community Development Corporation of Long Island to provide monthly seminars for first time homebuyers educating them on different options to get out of debt, such as our Debt Management Program!

### What's New at DCC

If you reside in the Long Island area, you are also invited to our monthly in-house seminars to take advantage of our *Educational Incentive Program*. If you attend a monthly seminar and are enrolled in our DMP, your monthly maintenance fee will be directed to a creditor of your choice in the following month, to help pay down your debt faster. Mark your calendar for our upcoming seminars.

**February 17, 2009** at 6:30pm – Getting Married? Talk Money First  
**March 24, 2009** at 12:30pm – Parents Guide: How to Raise Financially Responsible Teens

*Reserve your seat today! Call 1.888.354.6332.*



The mission of Debt Counseling Corporation is to educate the general public about debt management options such as budgeting, refinancing, and a debt management program; to provide consumers consistent, superior, individualized service; to provide each consumer with the tools they need to develop and modify a budget which will allow them to maintain a dignified lifestyle.