



# The Link

## Plan to have a great holiday season without overspending.

If you're like us, here at Payment Relief Center, you're very excited about the approaching holiday season. We look forward to the decorations, the carols, and the food!

But the holiday season also comes with its share of challenges – namely, your finances. By being part of our program, you are taking positive steps to rid yourself of debt, and with our coaching, you'll experience how to curb the

spending issues that got you into debt in the first place.

The holidays are packed with opportunities to spend, and it's more important, now than ever, to keep disciplined with your purchases.

That's why we've included some tips to help you keep with your debt settlement goals, and avoid a relapse into debt.

Ultimately, it requires a little planning to have a great holiday season without overspending. Remember, we're here to help!

Thank you for reading,

Dave Orman

Senior Financial Advisor & Editor  
Payment Relief Center, LLC  
news@paymentreliefcenter.com  
Toll Free: 1-866-400-7676

## Money Saving Tips

*This Month: How to make sure you don't blow your budget this holiday season.*

We know it's challenging, especially in the holiday season, to stay the course to achieve your debt relief goals. Here are some handy tips to allow you to have a great holiday season.

### 1. Set a holiday budget!

Given our current economic times, you must create a holiday budget! The first step would be to make a list by writing down everyone that is going to be receiving a gift this year. This list would usually include immediate family members and extended family under the age of 12. It's important to check the list again, because of your situation, and make

edits if need be to remove anyone from the list that shouldn't be receiving a gift this year.

Now set a limit for each gift, and assign a value to each individual. Once you've created your gift budget remember to write down a section for non-gift items such as food, holiday cards, and decorations.

When you go shopping, bring the budget as your guide and take only cash so that you're not tempted to spend more, and buy accordingly. Remember, if you can't buy it in cash, you shouldn't be purchasing it at this time.

### 2. Give great gifts – without the big cost!

Who says that a great gift needs to be expensive? Sometimes, the best gifts of all are the ones that don't cost a thing. Consider these cost-effective gifts...

- Coupon book for items such as baby-sitting and other unique.
- Have a "Gift Exchange" with your extended family instead of paying for a gift for everyone.
- Host a family dinner to show appreciation...after all, the holiday season is about spending time with family, not gifts.

Phone: 1-866-993-3838 Email: [customerservice@paymentreliefcenter.com](mailto:customerservice@paymentreliefcenter.com) Hours: 9 AM – 6 PM CST



# Money Saving Tips (continued from page one)

*This Month: How to live green...while saving green.*

- Create homemade holiday cards with your kids instead of buying the same old run of the mill holiday cards. Your family and friends will appreciate and treasure these. And include a personal note to each person.

- Create homemade gifts: we've provided a list of possible homemade gifts below.

### 3. Remember the things that are most important:

Most of all, it's important to remember what matters most this holiday season, and that's spending time

with your friends and family. Think of it this way: your friends and family will probably not remember what they received as a gift from you in a few years. But will they remember the holiday dinners, and the good times you shared as a family?

You bet.

## Testimonial:

"When I first started with the Payment Relief Center, my life had been completely turned upside down. I was drowning in debt and I didn't see an end in sight. When I first spoke to them about their debt negotiation program, I was thinking it was too good to be true. It was everything I hoped for, and more!

I would say the time where Payment Relief Center helped me the most was during the holiday season. It's easy to lose control of spending, especially when you're a single mother with three kids. As a parent, you feel obligated to provide the best possible holiday season to your

children. Regardless of what holiday it is, you feel the pull of commercial items, discounts, and price cuts everywhere you go. My motherly instinct wanted to fill the void for my children with gifts to help them through the "most wonderful time of the year". It happened year after year, and the credit card debt just continued to build. As the holidays began to pass and we hit the New Year, I made the same commitment that probably everyone else did: 'lose weight, quit smoking, and get out of debt'.

Payment Relief Center took the time to sit down and create a budget plan

to make sure that I was still able to provide joy to my family...without breaking the bank! Scaling back during the holiday season doesn't have to be hard. For me, it brought my family closer together in a way that money couldn't.

I'm now in the process of finishing my last settlement and I couldn't be happier. Thank you Payment Relief Center!! You brought joy back to my holiday season."

### Susan Greene

Occupation: Retail Store Manager

Age: 35 years old

City, State: Arlington, Massachusetts

## The Link Writer's Profile: Dave Orman

Dave Orman is the editor of our newsletter, and since you'll be hearing from him every month, we thought we'd feature a quick Q&A session, so you can get to know him better.

**Q:** Who are you?

**A:** My name is Dave Orman.

**Q:** What is your relationship to the Payment Relief Center?

**A:** I'm a financial advisor to the Payment Relief Center, and was contacted to do their monthly newsletter as I had recently

endorsed them as being a strong, reputable company.

**Q:** How did you get involved with the Payment Relief Center?

**A:** As I said before, I've been involved in with the Payment Relief Center primarily to provide guidance to their customers about finances and spending. When they first approached me about the position of being editor, I jumped at the opportunity to help so as many individuals as I possibly can.

**Q:** What is your opinion of the Payment Relief Center?

**A:** I think it's a solid, strong, and reputable company. This is the primary reason why when I was looking at companies and doing assessments I felt that the Payment Relief Center was simply the best out there.

## Crossword Answers (from last month)

### Down

1. Spending
2. Bankruptcy
4. Control
5. Freedom
6. Creditors

### Across

3. Vacation
6. Credit rating
7. Debt
8. Credit
9. Overwhelmed

**Phone:** 1-866-993-3838 **Email:** [customerservice@paymentreliefcenter.com](mailto:customerservice@paymentreliefcenter.com) **Hours:** 9 AM – 6 PM CST

