

Defeat Debt

Credit Advisors Foundation

Volume 47, Issue 5

The Real Story—Vacation Budgeting

Springtime is the time for new starts and new beginnings. It is a time to take a break and refresh ourselves, as well as, renew our commitments. Just like your commitment to learn more about managing your money with the help of Credit Advisors Foundation. Just like your commitment to live within your budget.

You may ask why does CAF keep coming back to the topic of managing your money and budgeting. Simply because we recognize that developing your money management skills and living within your budget takes a lot of discipline and even more practice.

So how does budgeting and making smart money choices



Budget vacation time and money to recharge and refresh.

relate to recharging ourselves in the spring? Vacations!

Everybody loves being able to have a vacation. Time to relax and alleviate some stress. But what if you haven't allotted funds into your budget for savings or a vacation fund? Don't give up.

There is still time to plan and budget a get away for yourself and your family.

First, review your current budget. How are you doing following the budget? Do you need to make adjustments to your current budget? Have you previously allotted some funds to savings or do you need to do that now?

Second, start your plan. Give yourself some options of types of vacations you and your family would enjoy. One way to do this is to list destinations for your vacation. Can you save money by going off-season? For example, going to Florida or Arizona in winter is much more expensive than in the summer.

If hot and humid is not to your tastes and your family

enjoys being outdoors, some ski resorts offer biking, hiking and other option for lower prices during the summer months.

For each option, begin listing expenses (just like you did for your monthly budget). What about transportation? Consider the cost of airfare, trains, buses, gasoline, or car rental once you arrive. What about a place to stay? Some alternative include hotels, motels, a bed and breakfast or even a cabin at a state park. Consider renting a unit with a full kitchen (remember, saving money on food must be weighed against the time committed to cooking as this may not feel like much of a vacation to Mom, unless she is power delegator).

As always with budgeting and managing your money, planning and research (asking questions and getting the answers) can make a world of difference. What better way to relax and recharge than knowing you are saving money and making smart money management decisions?

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Vacation at Home

Vacation is a state of mind. It is being ready to explore new worlds. It is creating memories with friends and family that last a lifetime. And vacation doesn't have to mean big bucks or big bills. Vacation at home—play tourist in your own state. Find out more about your town.

Growing up in Orlando in the 1960's (yes, pre-Disney, pre-Universal Orlando, pre-Sea world, back when Busch Gardens was just a garden), our family didn't have a lot of money. Mom was a home economist (stay-at-home-Mom) and Dad worked construction. But Mom always said part of being a home economist meant budgeting for (trumpet sounds) the Family Vacation.

Every year we drove a few hours away to a little coastal town and rented a cabin with a kitchen. Mom, Dad, my brother and I, along with one or both sets of grandparents made our escape. At various times during Dad's two-week vacation, most every other member of the extended clan showed up to visit, too.

What was the big attraction? FISH. Everybody fished. In boats, at the dock, from bridges, the jetty, just about anywhere we could get a line in the water.

Can you guess what was the number one item cooked in the rented kitchen? Oh yes, that's right—fish. Can you guess what we ate at least once a week for the rest of each year? Right again, fish. Do you see an interesting pattern here?

With imagination and budgeting for an enjoyable family vacation, Mom and Dad somehow added savings every week at the grocery store by eating fish out of the freezer we caught on vacation. (We'll leave the issue of the ever-present side dish of grits for another newsletter).

But what do you think my brother and I always talk about when we get together now? Our vacation memories of time spent with members of our family.

To really save money try vacationing at home. Every community in our great



YOU'RE INVITED TO A CLIENT ADVISORY MEETING!!!

May 4, 2004 7-8 pm CST

Omaha clients: 1818 South 72nd Street

**Out of area clients: Conference Call toll free:
1-866-285-7780 enter code 4425358**

**The purpose of this meeting is to involve our clients
in our organization and give us feedback so we can
make a greater impact on our clients and community.**

Refreshments and Door Prizes Provided!

Please call Emily at (402) 501-8182 to R.S.V.P.

nation offers unique and wonderful vacation opportunities.

Some ideas:

Take a short trip by bus.

Enjoy the view from the tallest building in your area.

Go to a local bakery early in the morning and enjoy the smell of baking bread and pastries.

Ditto the florist.

Watch deliveries to a local business or fast food restaurant.

Find a construction site and see how cement is poured.

Watch a building implosion.

Call ahead and arrange a visit at your neighborhood fire station.

Attend area sporting events—especially free amateur events.

Go to the park: city, state, or national.

Go to your local historical or art museums.

Visit the zoo or wildlife sanctuaries.

Visit public gardens or take private garden tours.

Attend the local playhouse presentation or dinner theatre.

Concerts: free is always good.

Local fairs or amusement parks.

Pitch a tent in the back yard and 'camp out'.

Clean your house before you go—just like going away for a vacation, start with a clean house. You might even have your kids pack a 'suitcase' to help limit dirty clothes. It may be tempting, but strictly limit your fix-it or honey-do projects. Leave your Super Human list at your 'other home'. Remember, you're on vacation. (Although, if you have a hobby that you truly enjoy, but rarely have time to indulge in, like fishing—schedule a day for it—consider it your personal hobby day camp).

Stock your cupboard with quick, inexpensive foods your family enjoys. Use paper plates (or for something truly different in this day and age, the two hand cycle dish washer). Schedule private time to spend with your honey. (Try a new restaurant for lunch when menu items are usually cheaper.)

Use your imagination. You can probably think of a hundred more ideas that fit your family's preferences and will help create lifetime memories.

Don't forget to take pictures, just like a 'real' tourist. Go ahead and create the scrapbooks while you're on 'vacation' to preserve the memories.

WORD SEARCH * WORD SEARCH * WORD SEARCH * WORD SEARCH*

This month in Word Search look for words relating to our articles about budgeting for vacations and vacationing at home.

BAKERY

PARK

BUDGET

PLAN

FISH

RECHARGE

MEMORIES

RELAX

MONEY

SAVE

VACATION

R	M	Q	P	A	R	K	W	V
R	E	T	Z	Y	G	S	C	A
F	M	C	B	H	P	O	M	C
I	O	L	H	B	M	L	F	A
V	R	Y	S	A	V	E	U	T
J	I	Q	E	K	R	B	N	I
K	E	W	T	E	N	G	R	O
M	S	X	P	R	L	C	E	N
M	O	N	E	Y	N	A	L	P

Education Opportunities

During your debt management program Credit Advisors Foundation makes every effort to offer you a variety of learning opportunities to support your future success.

In the month of May 2004, CAF offers two additional opportunities to you. Participating in The Stress and Debt Seminar, as well as, the Client Advisory meeting will enhance your knowledge of how debt management programs help you meet your goals and the impact of debt issues in the levels of stress in your life.

A survey was recently conducted by an outside agency of former and current CAF clients. The results revealed that 89 percent of those surveyed believed they had a significant increase in their knowledge of financial matters.

You too, can take advantage of the opportunities offered in May (and every month) to make smart credit choices.

Debt & Stress Seminar

May 21, 2004 10am, 12pm, and 1pm

Learn to manage the financial pressures of daily life.

Free to the Community!



Please RSVP by May 19th 402-501-8182 or emily@creditadvisors.org

Out of area clients:

Conference Call toll free:

1-866-285-7780

enter code 4425358

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We're on the Web!

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Get out of debt, with no regret!

The Kitchen on a Dime—Bacon Wrapped Halibut Steaks

In honor of vacations and fishing, this month we suggest Bacon Wrapped Halibut Steaks on the grill.

You'll need:

3/4 cup fresh lime juice

1/2 cup finely chopped onion

2 tablespoons olive oil

2 tablespoons finely chopped jalapeno chile

3 tablespoons chopped fresh cilantro

1 teaspoon salt

1/4 teaspoon ground white pepper

4 halibut or tuna steaks, 1—inch thick, 6 to 8 ounces each

8 slices bacon

To prepare:

Heat grill. Combine first seven ingredients (lime juice, onion, oil, jalapeno, cilantro, salt, and pepper) in a shallow dish. Marinate fish ten minutes, turning at least once.

Place bacon in a single layer between two sheets of paper towels. Microwave on one hundred percent (high) power for three to four minutes or until semi-transparent. Wrap two slices of bacon over top and sides of each fish steak. Secure with toothpicks.

Arrange steaks on grill, bacon side down. Grill over medium-low heat for four to six minutes per side or until fish flakes with fork.

Remove toothpicks before serving.



Celebrate warmer weather. Grill Bacon Wrapped Halibut Steaks.

You can determine medium-low heat on your grill by holding your hand over the coals at the height of the food for five seconds before having to pull away.

Makes four (\$ 2.00) servings.