

MARCH

"I gotta get away!"

Travel Tips

Planning the Perfect Trip
 Planning the perfect trip is a lot more than just booking a flight and a hotel. It's about finding the best time to go, the best place to go, and the best way to get there. Here are some tips to help you plan the perfect trip.

Check the Weather
 Before you book your trip, check the weather in the destination. If it's too hot or too cold, you might want to reconsider. You can also check the weather in your home city to see if you'll be able to take a break from the heat or cold.

Book Early
 Booking your trip early can save you a lot of money. Airlines and hotels often offer early booking discounts. You can also take advantage of last-minute deals if you're flexible with your travel dates.

Travel Smart
 There are many ways to travel smart. You can use public transportation, rent a car, or even hitchhike. You can also pack light to avoid paying for extra luggage. And don't forget to travel with a first aid kit and a map.

Stay Safe
 Always travel safely. Don't drink too much alcohol, don't get into fights, and don't take unnecessary risks. You should also be aware of your surroundings and avoid dangerous areas.

Have Fun
 The most important part of traveling is to have fun. Don't forget to take pictures, try new foods, and experience the local culture. You'll create memories that will last a lifetime.

Standard Travel Tips

It Takes Less Energy to Save Big Money.

Energy Saving Tips

You can save money by changing your energy habits.
 In the U.S., billions of dollars worth of electricity is used every day. Many of these dollars are spent on energy that is not needed. You can save money by changing your energy habits. Here are some tips to help you save energy and money.

Lighting
 Turn off the lights when you leave a room. Use energy-efficient light bulbs. Clean the light fixtures regularly.

Water
 Turn off the tap when you brush your teeth. Take shorter showers. Fix any leaks in your pipes.

Appliances
 Unplug appliances when you're not using them. Use the dryer on a lower heat setting. Wash clothes in cold water.

Heating and Cooling
 Set your thermostat to 68 degrees in winter and 78 degrees in summer. Seal any drafts in your home. Clean your air filters regularly.

Energy-Efficient Light Bulbs
 Energy-efficient light bulbs use less energy and last longer than regular incandescent bulbs. They can save you a lot of money in the long run.

Energy-Efficient Appliances
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Alternate Energy Saving Tips

APRIL

Going Green

Save Green by Going Green

Make your home more energy efficient.
 Making your home more energy efficient can save you a lot of money and help you reduce your carbon footprint. Here are some tips to help you go green.

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Standard Save Green by Going Green

Are You Paying Too Much?

Negotiate!

Don't pay more than you have to.
 Don't pay more than you have to for anything. You can save a lot of money by negotiating. Here are some tips to help you negotiate.

Research
 Before you negotiate, do your research. Find out what the market price is for the product or service you're negotiating. This will help you know when you're getting a good deal.

Be Polite
 Always be polite when you negotiate. You're more likely to get a good deal if you're polite and respectful.

Be Firm
 Be firm when you negotiate. Don't let the other person know your bottom line. You can always walk away from a negotiation if you don't get a good deal.

Be Patient
 Be patient when you negotiate. The other person may need some time to think about your offer. Don't rush the process.

Be Flexible
 Be flexible when you negotiate. You may not get exactly what you want, but you can often get something close to what you want.

Be Prepared
 Be prepared when you negotiate. Have all the facts and figures you need ready. This will help you make a strong case for your offer.

Alternate Negotiate

MAY

Keep it Simple.

The Keys to Organizing Your Home

When you have a cluttered home, it's not just a mess—it's a headache. It's a constant reminder that you're overwhelmed. But what if you could transform your home into a peaceful, organized space? The key is to start simple. Focus on one area at a time, and you'll be amazed at how much more you can enjoy your home.

GETTING STARTED

Before you begin, take a moment to assess your home. What are the biggest sources of clutter? Are there any areas that are particularly overwhelming? Once you've identified the problem areas, you can start to tackle them one by one. Remember, the goal is to create a home that is easy to maintain and that you can enjoy every day.

THE CLOSET

- Don't let your closet get out of control. It's a common sight to see a closet that is overflowing with clothes and accessories. To keep your closet organized, start by removing anything that you haven't worn in a long time.
- Always keep your closet in a state of readiness. Always have a few items ready to go, so you can get dressed in a hurry.
- Don't let your closet get out of control. It's a common sight to see a closet that is overflowing with clothes and accessories. To keep your closet organized, start by removing anything that you haven't worn in a long time.

THE KITCHEN

- Don't let your kitchen get out of control. It's a common sight to see a kitchen that is overflowing with dishes and appliances. To keep your kitchen organized, start by removing anything that you haven't used in a long time.
- Always keep your kitchen in a state of readiness. Always have a few items ready to go, so you can get dinner on the table in a hurry.

Standard
Simplify Your Life

Hit the road!

When you're ready to hit the road, there are a few things you need to know. From packing your car to finding the best routes, we've got you covered. Here are some tips to help you make the most of your road trip.

- 1. Do your research.** Before you leave, do some research on the routes you'll be taking. Look for scenic views, interesting landmarks, and places to stop for food and gas.
- 2. Pack smart.** Make sure you have everything you need in your car, including a first aid kit, a spare tire, and a map. Don't forget to pack some snacks and water.
- 3. Stay safe.** Always wear your seat belt, and please don't drink and drive. If you're driving at night, take extra precautions.
- 4. Be flexible.** Things can change on the road, so be prepared to adjust your plans if needed.

ROAD TRIP CHECKLIST

- ✓ Check your car's oil and tires
- ✓ Pack your snacks and water
- ✓ Bring a first aid kit
- ✓ Have a spare tire
- ✓ Bring a map
- ✓ Don't drink and drive

Alternate
Road Trip

JUNE

Safety Begins at Home.

As a parent, you know your home is where your children are most vulnerable. That's why it's so important to take steps to make your home safer. From checking for hazards to having a fire escape plan, there are many ways you can protect your family.

HOME EMERGENCY KIT CHECKLIST

- First aid kit
- Band-aids
- Pain relievers
- Antiseptic
- Gauze pads
- Tweezers
- Safety pins
- Flashlight
- Batteries
- Whistle
- Local emergency numbers

Check electrical circuits.

- Make sure your electrical system is up to date.
- Check for frayed wires and overloaded outlets.
- Plug appliances and electronics in properly.

Take your time with tools.

- Don't rush when using tools. Take your time to make sure you're doing it right.
- Use the right tool for the job.
- Don't drink and drive.

PROTECT THE CURIOUS.

Children are naturally curious, but that curiosity can sometimes lead to accidents. Make sure you have a secure way to store your children's toys and other items.

Standard
Safety Begins at Home

Resurface your way to a new look.

Give your home a fresh new look with a resurfacing project. Whether you're looking to update your kitchen or bathroom, resurfacing is a cost-effective way to achieve the look you want. Here are some tips to help you get started.

Table: Average Resurfacing Costs

Room	Resurfacing Cost	Painting Cost
Kitchen	\$1,000 - \$2,000	\$500 - \$1,000
Bathroom	\$1,000 - \$2,000	\$500 - \$1,000
Living Room	\$1,000 - \$2,000	\$500 - \$1,000
Bedroom	\$1,000 - \$2,000	\$500 - \$1,000
Hallway	\$1,000 - \$2,000	\$500 - \$1,000
Staircase	\$1,000 - \$2,000	\$500 - \$1,000

Benefits of Resurfacing:

- Cost-effective
- Quick turnaround
- Durable finish
- Easy to maintain

Alternate
Resurface Your Way to a New Look

JULY

Plan for Good Things

The Average Graduate Will Cost \$24,327

The High Cost of Higher Education

Average Annual Cost of College Education

Year	2006	2007	2008
Public	\$5,850	\$6,200	\$6,500
Private	\$18,477	\$18,127	\$17,827

Life has many roads. To make the most of your future, plan now to achieve your goals and realize your dreams.

By planning today you have the advantage of shaping your future with the informed decisions that will benefit you and your family best. Planning should be a life-long process for the individual and the family. It's time to get your planning roadmap drawn up. There are many ways to enjoy life's moments without affecting your investments.

Public College Assistance

There are many ways to pay for college. One way is through state or federal assistance. The federal Pell Grant is the largest source of federal aid. There is a maximum award of \$5,800 per year. The maximum award is based on the student's financial need. The maximum award is based on the student's financial need.

Private College Assistance

Private college assistance is available through a variety of sources. The most common is through private scholarship programs. These programs are designed to help students pay for their education. The maximum award is based on the student's financial need.

The Price Tag on the American Dream

Year	2006	2007	2008
Median Home Price	\$180,000	\$183,000	\$178,000
Median Rent	\$600	\$650	\$700
Median Mortgage Rate	5.25%	5.75%	6.25%

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Be prepared for a disaster.

Do you have what it takes to CAUTION CAUTION CAUTION

Disaster strikes quickly—often at foul evening. Do you know what to do in the event of disaster? What happens when you lose basic services like electricity, gas, phone and water? When will you stop if you leave your home? In times of disaster, public services and government agencies get overwhelmed and lose the ability to take care of everything at once. For all you know, you are on your own.

What is a disaster?

- Large disaster or natural event (e.g., earthquake, flood, hurricane, etc.)
- Small-scale emergency (e.g., fire, gas leak, etc.)
- Medical emergency
- Personal injury
- Major financial shock

Disaster Preparedness

- Develop a disaster plan
- Identify evacuation routes
- Identify emergency contacts
- Identify emergency supplies
- Identify emergency shelter
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Standard Budgeting “Plan for Good Things”

Alternate Disaster Preparedness

AUGUST

Home Trends

Architecture, Lighting, Remodeling, ROI, Innovations

Architecture

The architecture industry is a dynamic and growing market. It is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

Lighting

Lighting is a key element in home design. It can make a room feel warm and inviting, or it can make it feel cold and sterile. The industry is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

Remodeling

Remodeling is a popular way to update a home. It can be a costly investment, but it can also be a great way to increase the value of a home. The industry is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

ROI

Return on Investment (ROI) is a key metric for home improvement projects. It is a measure of the profitability of an investment. The industry is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

Innovations

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DO YOU HAVE A GOLDEN PLAN TO GROW YOUR MONEY?

10 COMMANDMENTS OF INVESTING

1. Set clear goals.
2. Put your funds to work for you.
3. Question authority.
4. Don't chase the market.
5. Be humble.
6. Be patient.
7. Stay diversified.
8. Don't forget your long-term goals.
9. Don't panic or overreact.
10. Don't let the market affect your mood.

INVESTING

Investing is a key way to grow your money. It is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

MOVING

Moving is a key way to grow your money. It is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

BUYING

Buying is a key way to grow your money. It is a market that is constantly evolving and changing. The industry is a market that is constantly evolving and changing.

Standard Home Trends

Alternate 10 Commandments of Investing