

NEWS

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3rd QUARTER

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DECLUTTER YOUR HOME

& boost your bottom line in three steps

Clutter can be stressful. Whether it's piles of mail on your kitchen table or a garage full of junk you'll never use, a messy living space makes most of us feel disorganized. And if you don't address it early, you may reach a point where it's hard to even know where to start.

The good news is that anyone can declutter their home and—bonus!—make a little cash on the side as a result. We broke the process down into three steps. Check it out:

Step 1: Prioritize

Are you still holding onto your kids' toys even though they're fully grown? Do you keep your favorite magazines from the 90s just in case you decide to revisit them some day?

The first step to decluttering your home is deciding what you need. If you use something now, definitely plan to use it in the future, or if it's something sentimental that you truly can't live without, keep it. Otherwise, it has to go (be ruthless!).

Step 2: Downsize

After you decide what goes, you'll need to start the process of downsizing your home. This step is a true test

of your commitment. After all, it's one thing to say you'll get rid of something, it's another to actually do it!

If your load is fairly small, you may be able to handle it yourself without a problem. If you're putting together a major haul of used items, ask a family member or friend to help box them up. Not only will this make downsizing go faster, you'll have emotional support in case you're parting with meaningful things from your past. You never know what kind of memories or feelings it may bring up.

Step 3: Monetize

This is the part where you get rewarded for your hard work! There's an interested buyer for just about anything online, so take advantage of Internet resources such as Craig's List, eBay and Facebook Marketplace.

If you'd rather try to bulk-sell as opposed to writing descriptions and photographing each and every item, have a yard sale. You'll get rid of your junk and make a buck at the same time.

7 TIPS FOR SLASHING YOUR GROCERY BILL

Believe it or not, it's entirely possible to save money on food and maintain a healthy diet. Yes, it's true that Whole Foods tends to be fairly expensive while fast food chains are extremely cheap, but that doesn't make it impossible to buy food you want without breaking the bank. Here's how you can do it:

1. Don't shop hungry.

If you don't want to blow up your receipt with random snacks you would normally never buy, then try to only shop on a full stomach. You'll only purchase what you need.

2. Check your pantry.

Ever wind up with three containers of the same mustard? Inventory your pantry and fridge before you head to the store to avoid duplicate purchases.

3. Take advantage of coupons, discounts, and sales.

Look at what deals are available and then plan your shopping trip to take advantage of those savings. You can find coupons in your local newspaper, on the store's website, or through various apps.

4. Plan ahead.

Make a shopping list and with your coupons in mind. Avoid buying anything not on the list to keep costs down. Bonus benefit: planning means you'll save time later when deciding what to make for dinner.

5. Compare prices.

Your local store may sell three versions of the same product. Make sure you compare the costs before you buy. Likewise, if you have multiple grocery stores in your area, figure out which one has the best deals on the stuff you buy most often.

6. Compare weight and numbers.

Match up the price of an item with its corresponding weight or amount. For example, it might be cheaper to buy a pack of 10 granola bars for \$5, but it is a better deal to buy 20 bars for \$8?

7. Buy in bulk.

If you live near a "warehouse club" retailer like Costco, you'll likely find big savings on groceries. The only downside is you have to pay for a membership, but the cost is usually off-set by the amount you save over the year.



SCHOOL

SUPPLY DRIVE

Remember the excitement of walking into the first day of school with brand new pens, pencils and notebooks? Help at-risk students at **The Foundation Schools** experience the same joy by donating essential school supplies.

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SCHOOL SUPPLIES WILL BE COLLECTED FROM
**AUGUST 1ST TO
SEPTEMBER 1ST**

THE *DO'S* AND *DON'TS* OF PREPARING FOR SOCIAL SECURITY BENEFITS

Social Security is like a return on a (very) long-term investment. For decades, you contribute money from your paycheck so that you can receive payments when you retire.

If retirement is drawing nearer and you're like the other 61 million Americans who rely on this government-backed system, you'll need to know how to make the most of your money. With that in mind, here are some do's and don'ts to follow as you prepare to start collecting Social Security:

DO

...Calculate your expected benefits (and expenses) Retirement is not the time to be surprised by your finances. Without your normal stream of income, you'll want to know exactly how much you can expect from Social Security every month. How do you figure that out? The Social Security website provides calculators to estimate your earnings.

While you should also add up other sources of income that you'll be receiving from your retirement plan or investments, you need to plan for new expenses as well. Enrolling in Medicare? You may be on the hook for a monthly premium.

...Estimate your life expectancy Let's be honest—anticipating when you'll die is no one's idea of a fun time. However, to maximize Social Security, it's helpful to figure out at what age you should start collecting.

You're able to receive reduced benefits as early as 62. But if you're healthy and have parents who lived long lives, you might want to wait until your full retirement age, which varies depending on when you were born.

For more on how the government calculates pay-outs based on age, check out their benefits planner.

DON'T

...Retire before you're ready Some people can't wait to wrap up their career to spend more time with family or hit the road in an RV. Others, however, might want to continue working, especially if their job keeps them fulfilled.

The bottom line is you should feel confident in your decision. It's easier to keep working than it is to retire only to change your mind later; re-entering the workforce can be difficult.

...Forget to organize your documents Once you've decided to start collecting Social Security, you'll need the right documents. So if you're unsure where to find things like your Social Security card or birth certificate, you should start looking now. Delaying retirement over paperwork would surely be frustrating.



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