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Welcome to the spring edition of the my e-newsletter! In this edition, you will find helpful tips and ideas for saving money during these interesting economic times. Be sure to check out the new section "Housing Update and Resources". If you are receiving this newsletter for the first time - I hope you find the content is helpful and interesting. I welcome any suggestions you have for topics and content. If you know of others who would enjoy receiving this information, send me their email addresses and I'll send them this version along with future editions. If you do not wish to receive my quarterly newsletter, please email me at cindy@ColoradoWelcomeHome.com.

Out-of-the-Ordinary Ways to Save and Score Free Stuff

- ◆ If you don't mind being a few episodes behind, cancel cable service and watch your favorite TV shows for free online at Hulu.com. Network sites ABC.com, CBS.com, FOX.com and TNT.tv, also offer full-length episodes online for no fee.
- ◆ Swap books with other readers at PaperBackSwap.com. You only pay the postage for the books you ship. For music or movies, check out SwapaCD.com and SwapaDVD.com.
- ◆ Check out Freecycle.org to score gently used goods from others in your city. The classifieds section on Craigslist.org is also a great source for second-hand treasures.
- ◆ Ready for a new pet? Go to Petfinder.com and click on the Local/Classifieds link. You'll find animals—including purebred dogs—being offered for adoption at no charge.
- ◆ SparkPeople.com offers many of the same benefits as fee-based weight loss sites—including health & wellness articles, recipes, pages for logging meals & goals, and inspiring message boards—at no cost.
- ◆ Check out MIT's OpenCourseWare project, where you can access free learning materials from 1,885 classes and learn at your own pace at home. Browse OCW.MIT.edu for course offerings.
- ◆ Find out where to get the cheapest fuel in your area by visiting GasBuddy.com.
- ◆ One-stop-spot for savings, CouponMom.com lists weekly national drugstore discounts, updated according to the Sunday circular. Also find printable coupons, listings of grocery store sales by state and links to online sales.
- ◆ At FreeSampleSite.com find posts for makeup samples, free magazine subscriptions, online sales and much more. Also find a discount code for a particular store at this site.
- ◆ When you sign up for online digital photo/printing, they'll often send some free prints (you pay shipping & handling). Two of the most popular sites, KodakGallery.com and Snapfish.com, each offer 20 freebies.

Womansday.com

Efficiency Tips

Bank money by saving energy, water and making your home more environmentally friendly.

- 1. Use Fluorescent Bulbs:** Replace conventional incandescent bulbs with compact fluorescent bulbs (CFLs). They cost a little more, but last up to 10x longer, use two-thirds less energy and give off 70% less heat.
- 2. Look for the Energy Star Label:** Energy Star-qualified refrigerators use about half as much energy as refrigerators made before 1993, and saving energy also cuts down on pollution. Learn more at www.energystar.gov/.
- 3. Get Unplugged:** Many home electronics consume energy even when turned off. Devices with "standby mode" continue to use power, running up your electric bill. Chargers and power adapters may draw power from the wall socket even if the device isn't attached. Unplug these devices or use a power strip to turn off multiple units.
- 4. Turn Down the Thermostat:** Lowering your thermostat by just one degree can reduce costs by about four percent. Using a ceiling fan in the summer and winter can also help with A/C and heating energy consumption.
- 5. Low-Flow Faucets:** Low-flow water fixtures such as showerheads, faucets and toilets reduce water consumption and water heating costs by as much as 50%.
- 6. Buy Renewable Energy:** Check with your local utility company to see if you can purchase renewable energy. Renewable, non-emitting sources such as wind, solar and hydroelectric power cut down on emissions, reduce volatile fuel prices and can save you money.
- 7. Recycle!** Most household paper, glass, aluminum cans and plastic can be recycled. Recycle half of your household waste and you can save 2,400 pounds of carbon dioxide annually and save money on trash services. Find information about programs in your area at www.recycle.com/.

Hgtv.com

Raising Money-Smart Kids Give your kids a head start on savvy money skills

Create a "Dream Jar" Invite kids to participate in specific family goals, such as a family trip. Teach them about the budget for airfare, hotel and entertainment. Create a jar to keep on your counter for everyone to contribute to. Drop in spare change, proceeds from lemonade stands, a percentage of allowance. Have kids clip coupons for groceries and restaurants and donate the savings to the dream jar.

Bank on Their Futures Start saving habits early. Help your child open a bank account. Explain why it's important to set financial goals -- such as saving for college -- and why it helps to start early. Talk about the magic of compounding interest, and consider offering a dollar-for-dollar match, similar to what an employer may do if they join the company's retirement plan.

Provide Hands-on Experience Let your teen do the grocery shopping as soon as they can drive. If they can prove to you they saved money let them keep that amount. Require older kids to do research: If they want a cell phone, ask them to check out three plans and present you with the results and discuss best options.

Don't Be a Human ATM Machine Whether it's gadgets or back to school necessities, give kids a budget. It forces them to think consciously about their choices. For teens, examine their wardrobe, figure out what's missing, create a budget together and then let them spend the cash. Yes, they may blow it all on two pairs of sneakers, but let them make that mistake. Take them to a thrift or discount store to help understand that different resources provide different options.

Learn From eBay There's no better lesson in depreciation than having a child sell something they no longer want or need. Books, CDs, sporting equipment, clothing -- hold a garage sale or sell on eBay. Compare the proceeds to what they originally paid, and talk about how some things we buy go down in value, while others (like interest-bearing accounts) go up.

Develop Their Negotiation Skills Teaching kids how to negotiate the price of their services is an invaluable skill for the future, especially when it comes to a starting salary. Whether it's special chores around the house or services they provide to others, teach them to always offer an opening bid. Discuss why they should charge more for babysitting three children versus one, or mowing a large lawn versus a small one.

Teach the Art of Giving We want our kids to be diligent and responsible, but also grateful and generous. Have kids set aside a percentage of their monthly allowance for charitable donation and savings, with the rest for them to spend however they choose. With regular practice, we hope the value of giving will become second nature.

Family.com

Resource Central

What's Happening - Local Interest

2009 Denver Home Show / March 19th-22nd / National Western Complex / www.homeshowdenver.com

Colorado Rockies home opener / April 10th 2:10pm / Coors Field / www.rockies.mlb.com

Denver Museum of Nature and Science FREE DAY / April 19th / Denver Museum Nature & Science / www.dmns.org

Ringling Bros Barnum & Bailey Circus / May 14th-16th / Budweiser Event Center - Loveland / www.beclive.com

Downtown Denver Arts Festival / May 22nd-25th / Downtown Denver / www.downtowndenverartsfestival.com

What's Happening - General Interest

NCAA Final Four College Basketball / April 4th-6th / Detroit / www.ncaa.com

93rd Indianapolis 500 / May 23rd / Indianapolis, IN / www.indianapolismotorspeedway.com

HDTV Digital Transition / June 12th / nation-wide / www.dtv.gov/consumercorner.html

UPCOMING HOLIDAYS St. Patrick's Day - Mar. 17; Passover - Apr. 9; Easter - Apr. 12; ; Cinco de Mayo - May 5, Mother's Day - May 10; Memorial Day - May 25

Housing Update and Resources

Obama Housing Plan - [Summary of Plan](#)

How Can the Housing Plan Help—[Video](#)

Foreclosure Assistance - [List by State](#)

First Time Home Buyer Tax Credit - [IRS Information](#)

Current Loan Rates—[Daily Loan Rates](#)

Fort Collins: One of Best Places to Live—[Read Article](#)

Housing Affordability at Record High—[NAR report](#)

If you have any questions or want to make a housing move, I would be happy to assist you. And please remember that your referrals are always welcome and very much appreciated!

“Of all the attitudes we can acquire, surely the attitude of gratitude is the most important and by far the most life-changing.”

Zig Ziglar