



From Our Home To Yours

**Buying a House?
Making it a Home?
Managing your Money?**

NEWS YOU CAN USE!

SUMMER 2014

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Checklist: Summer


Greetings!

We hope you enjoyed the Spring issue of "From Our Home To Yours" . . . and we're pleased now to bring you the second in this series of seasonal newsletters aimed at promoting financial, educational, and inspirational wellness for the families we serve.

Home Maintenance

Summer Home Maintenance Checklist

- inspect the roof for damage or loose shingles
- inspect the driveway and walkways for cracks and settling
- drain the water and sediment from your hot water heater
- replace the water in your hot water heater
- test the pressure valve on your hot water heater
- check to make sure water heater vent is not blocked
- replace the filters in your heating and air conditioning systems



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The summer issue features another round of useful tips and resources, all of which can help you to improve your financial well being and arm you with the best possible tools to carry with you on your journey to a financially fit future. As always, feedback is welcome!

Summer Lawn Care Guide

by Julie Day



If spring lawn care is about getting your lawn healthy and green, summer lawn care is about KEEPING it healthy while temperatures soar and rainfall becomes a fleeting memory. It's also about maintaining a lawn

How is Everyone Doing with the 52-Week Money Challenge?

52 Week Money Challenge					
WEEK	DEPOSIT AMOUNT	ACCOUNT BALANCE	WEEK	DEPOSIT AMOUNT	ACCOUNT BALANCE
1	\$1.00	\$1.00	27	\$27.00	\$378.00
2	\$2.00	\$3.00	28	\$28.00	\$406.00
3	\$3.00	\$6.00	29	\$29.00	\$435.00
4	\$4.00	\$10.00	30	\$30.00	\$465.00
5	\$5.00	\$15.00	31	\$31.00	\$496.00
6	\$6.00	\$21.00	32	\$32.00	\$528.00
7	\$7.00	\$28.00	33	\$33.00	\$561.00
8	\$8.00	\$36.00	34	\$34.00	\$595.00
9	\$9.00	\$45.00	35	\$35.00	\$630.00
10	\$10.00	\$55.00	36	\$36.00	\$666.00
11	\$11.00	\$66.00	37	\$37.00	\$703.00
12	\$12.00	\$78.00	38	\$38.00	\$741.00
13	\$13.00	\$91.00	39	\$39.00	\$780.00
14	\$14.00	\$105.00	40	\$40.00	\$820.00
15	\$15.00	\$120.00	41	\$41.00	\$861.00
16	\$16.00	\$136.00	42	\$42.00	\$903.00
17	\$17.00	\$153.00	43	\$43.00	\$946.00
18	\$18.00	\$171.00	44	\$44.00	\$990.00
19	\$19.00	\$190.00	45	\$45.00	\$1,035.00
20	\$20.00	\$210.00	46	\$46.00	\$1,081.00
21	\$21.00	\$231.00	47	\$47.00	\$1,128.00
22	\$22.00	\$253.00	48	\$48.00	\$1,176.00
23	\$23.00	\$276.00	49	\$49.00	\$1,125.00
24	\$24.00	\$300.00	50	\$50.00	\$1,275.00
25	\$25.00	\$325.00	51	\$51.00	\$1,326.00
26	\$26.00	\$351.00	52	\$52.00	\$1,378.00

Click to enlarge

that can withstand all the barbecues, games, parties, and running feet that summer has to offer. Here are some tips for keeping your lawn in shape over those long, hot days of summer [read more](#)

Sunscreen Protection



If you're like most people who spend time outdoors (even for a few minutes), here are the Top 10 Sun Tips to help you practice safe sun.

1. Think you can skip SPF on rainy (or even snowy) days? Not so fast. The sun's damaging rays are still at work. Slather sunscreen on exposed areas before leaving the house.

2. How much sunscreen is enough? Use about a shot glass worth for your entire body (or 2 tablespoons).

Mind Over Money Workshops

6 - 7:30 pm

Presented by Camille Moman
NCALL Dover Office

Tuesday, July 8th - Budgeting

Tuesday, July 15th - Cracking the Credit Code

Tuesday, July 22nd - Sensible Savings

Tuesday, July 29th - Face your Finances

Tuesday, August 12th - Understanding Student Loan Repayment Options

Registration and class listings :

The Money School website
or
call 1-877-307-6858

Summer Recipe

Apply 30 minutes before going outside.

3. UV rays are the strongest and most damaging between the hours of 10 AM and 4 PM, so take cover indoors or invest in a fancy wide-brimmed hat.

4. Select a water-resistant sunscreen to help you stay protected even when you sweat (subway rides in NYC during a heat wave, anyone?).

5. Use a "broad spectrum" sunscreen with SPF 15 or higher to protect against UVA and UVB rays. Most sunscreens only protect against UVB, which means you're less likely to burn, but still exposed to harmful rays.

6. The sun isn't the only way to get Vitamin D. Try to get your intake through good sources of food like oily fish or dairy, but remember to consult your doctor before starting a new diet.

7. Don't let your skin burn. Reapply SPF after 2 hours or after swimming or towel drying your skin.

8. Invest in that fancy, wide-brimmed hat and wear UV protective clothing.

9. Spritz your hair with a UV protective spray. It not only protects your scalp from the sun's rays, but



Ingredients

2 1/2 cups fresh strawberries, chopped
fresh

1 cup red pepper, chopped

1 green onion, chopped

1/4 cup spinach, sliced thin

1/4 cup Kraft raspberry poppy seed vinaigrette dressing

1/8 teaspoon ground pepper

bag of tortilla chips or a box of fancy crackers

Directions

Toss everything in a bowl, mix well and refrigerate for

also keeps your color from fading.

10. Schedule an appointment with your dermatologist every year.

References

skincancer.org/prevention/sun-protection/clothing

skincancer.org/prevention

10 Tips For Using Coupons

1. Start a stockpile

This does not mean become a hoarder. Buy the items you use the most that do not expire in bulk when on sale. Then you won't be forced to pay full price on something you need because you have it in your stockpile.

2. Secure a coupon source

Find out which Sunday paper has the best coupons, then subscribe to it. Some of the best coupons come from free papers, not always the ones you pay for. You also can find

2 hours. Serve with tortilla chips or fancy crackers.

Gas and Charcoal Grilling Tips

From bbq.about.com



Grilling, like most forms of cooking is more art than science. You can follow a few basic rules but after that, it is your skill and style that will make you a great griller or a not-so-great griller. These tips will help you with many of the problems most people have . . . **Get Tips**

How To . . .



coupons online, in your email, inside products, through a *coupon clipping service*, **find mobile coupons** through your phone, or print coupons **here**. Look out for them!

3. Join the store loyalty program

Most stores have a loyalty program, and it's free to join. So there's no reason not to join; in fact, you'll pay more if you don't! Sometimes coupons are loaded onto your store savings card, like at CVS.

4. Get familiar with store policies

Does your store allow double couponing or using more than one coupon per product? Find out.

5. Match up coupons with sales

You can also follow bloggers who do this. They spend hours matching up coupons with store sales to get the best deal. Follow these extreme couponers and get the same deals that they get!

SAVE MONEY ON GAS

As gas prices gradually creep up again, you probably are looking for ways to save money at the pump. The following are a few simple items you may not be aware of, but they could help you save some cash next time you "fill'er up."

1. Discounts.

Make sure to watch for any offers from your local gas station. Some gas stations offer discounts to consumers who fill up their car's tanks on certain days . . . or add on a car wash.

2. Credit cards.

Many credit card companies offer a percentage off each fuel transaction. Discover Card, for example, offers 5 percent back on fuel purchases. Just remember to pay off the bill in full because tacked-on interest will eliminate any possible savings.

3. Get the lead out.

Try altering the way you drive. Take



6. Know what a good deal is

Start a grocery price book. Compare apples to apples when it comes to deals. Make sure you compare the per-unit price to see if you're really getting a good deal. You can do this by dividing the price by the number of items in the package.

7. Be aware of the coupon expiration date and exclusions

Sunday paper coupons usually expire within 30 days. And with the popularity of TLC's Extreme Couponing show, there are limits now on how many of the same coupons you can use per transaction and how many products you can buy with the coupon.

some of the lead off your foot and reduce your driving speeds. Cars are not as fuel-efficient at faster speeds; plus, you'll cut your risk of getting into an accident or receiving an expensive speeding ticket.

4. Shop online.

Before getting in the car and driving to the store, try surfing the Web and shop online. Besides gas, it could save you a lot of time and money too.

5. Check for cheap gas prices.

Check out websites that post the cheapest gas prices in your area.

6. Combine trips or carpool.

Do you have a lot of stops to make during a given week? See how many stops you can combine into one trip. Also, do you travel near where your spouse or neighbor works? Why not carpool? You can share the expenses and alternate days to drive. It will reduce fuel consumption and wear and tear on your car.

7. Check your tires.

Under-inflated tires can ruin the tread on your tires and lower your car's fuel efficiency by as much as 3.3 percent.

8. Maintain your vehicle.

8. Multiple stores & transactions

To save the most money, be willing to go to the store with the best sale for toilet paper. Don't be loyal to only one store. Multiple transactions can maximize savings, depending on the coupon.

9. Anticipate store sales

After awhile, you will start seeing a pattern at each store and know when things go on sale. Save the most during seasonal sales like after-Christmas sales or Back-to-School sales.

10. Review your strategy

Did you get the best deal this month on that product, or did another store have a better deal? Could you have used a better coupon? Don't feel like you have failed if you didn't get the best deal. Learn from your past purchases and put together a better strategy for the next sale.

The Federal Trade Commission says a tuned engine can increase your gas mileage by 4 percent.

9. Lighten your load.

Extra junk being lugged around in your car can reduce fuel efficiency by 2 percent. So if you aren't heading to your child's game or practice, just keep their equipment in the house or garage. Every little bit helps.

Thanks for reading! Look for the third issue of *From Our Home To Yours* in the fall. Until then, it's back to work for us . . . *promoting affordable housing and improving your communities, one home at a time.*

Sincerely,

**Your
NCALL**



**Housing
Counselors**

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