



GreenPath Client of the Year – Tanya LaPrad

GreenPath is proud to announce our 2014 GreenPath Client of the Year: Tanya LaPrad from Monroe, Michigan. Below are excerpts from two recent stories in the **Detroit Free Press** and the **Monroe (MI) Evening News**.

Tanya LaPrad's story of dealing with about \$20,000 in credit card debt has all the makings of a CNBC show like "Til Debt Do Us Part" or a Suze Orman segment of "Can I Afford It?" where the answer is most definitely, "Denied."

But LaPrad, 43, is willing to share bits and pieces of her drama because the Monroe mom eventually did find a way out.

She's proud she has learned to stop saying, "Oh, well I'll just charge it" when it comes to buying clothes for her two children.

Last year, her daughter, who was a senior in high school, used her own money from her job at Little Caesars Pizza to pay for her prom dress.

After working with a debt counselor, LaPrad paid off the Discover card, the JC Penney card and the rest of her credit card debt and now carries about \$800 in debt on one credit card.

"She took charge of it. She was really committed to paying this debt down," said **Bettina Bartolo**, financial counselor for the GreenPath Debt Solutions office in Monroe.

LaPrad was named the **2014 GreenPath Client of the Year** after completing her debt management plan. Her story is worth hearing, even if it only motivates some consumers to simply stop and reconsider how they're using credit cards. It's far too easy to get into trouble charging groceries and clothes than many want to admit.

As Ms. Bartolo recalled, this was a case in which GreenPath's services were ideally suited.

Ms. LaPrad recently was divorced at the time, and said her finances were shaky even before the split. Some of the debt incurred during marriage was placed in her name, as she had

the better credit score at the time. But in the long run it piled up, and much of the debt was on a high interest credit card.



Under LaPrad's GreenPath debt management plan, her total interest charges on the \$20,000 in debt dropped to \$108 a month from \$358 a month after concessions. That freed up \$250 to go toward principal and other bills each month.

While still married (she later divorced), she put \$10,000 of her husband's debt on a newly opened, 0% rate credit card, in her name.

She fell into a trap of trying to fix credit card problems by closing one credit card and opening another at ultra-low interest rates for a set time. But the charging continued, rates went higher, the money troubles got worse, and marriage problems grew.

In 2012, she might have given up on the debt plan when she was diagnosed with breast cancer.

She had lost time at work. But she felt she was so close to paying off those bills that she decided to keep going and never missed a debt management payment.

"It would have been so easy to say, 'I'm done,' " she said.

Yet family and friends helped out with a fund-raiser when she got sick; she got help with some bills; friends made dinners, which helped her tremendously.

Over the course of her debt management program, LaPrad sent in extra money whenever possible. LaPrad was able to pay off her debt in 33 months — more than two years earlier than originally expected.

And Ms. LaPrad is more than happy to be known as an ideal client, saying if she can help one person be inspired to move ahead and get out of debt, "that's all I can ask for."

A Little Preparation Now Can Save You Money Next Spring

Wherever you live across the United States, winter can bring extreme changes in temperature, precipitation, winds, and more. Here are some tips from experts on “winterizing” your home and car. A little prevention now can help you save money throughout the winter and spring months.

YOUR HOME

Check these areas to make sure your home is safe, efficient, and ready for the long winter ahead.

1. **Clean the Gutters.** All of those leaves and other debris have started making a soup inside your gutters. Don't just brush the dry leaves off the top, use a scraper to really get the sludge out of there before giving the gutters a good rinse with the hose. That way, rain and melting snow can be whisked away quickly, instead of freezing and causing damage or seeping into the house.
2. **Stop Air Leaks.** Cold air sneaking in, or expensive warm air escaping, is the leading cause of energy inefficiency in the home. Leaks are common in areas such as recessed lighting, windows and doors, electrical outlets, or anywhere that utilities enter the home.
3. **Insulate.** Adding extra insulation is one of the easiest and most affordable ways to cut down on energy expenses this winter. Attics, basements, crawl spaces, and exterior walls can almost always benefit from additional insulation. Adding insulation to walls that the garage shares with the home will also significantly reduce energy usage.

4. **Check Ducts.** Did you know that up to 60 percent of the heat or cooled air can be lost in the ductwork before it reaches the vents? Proper connections between pieces and sufficient insulation can reduce this loss significantly. Check your ducts and use metal tape at seams and joints. Don't use traditional duct tape, as that will dry out over time.

– Source: www.myenergymonster.com

YOUR CAR

Winter or summer, whether you live in the north or south, it's always a good idea to prepare for an in-car emergency. Assemble an emergency supply kit for your vehicle, and consider adding the following items for winter conditions:

- Blankets, sleeping bags, extra newspapers for insulation
- Plastic bags (for sanitation)
- Extra mittens, socks, scarves and hat, raingear and extra clothes
- Sack of sand or kitty litter for gaining traction under wheels, small shovel
- Set of tire chains or traction mats
- Working jack and lug wrench, spare tire
- Windshield scraper, broom
- Small tools (pliers, wrench, screwdriver)
- Booster cables
- Brightly colored cloth to use as a flag, flares or reflective triangles

– Source: **New York City Office of Emergency Management**



Facebook Feedback

Here's some Facebook Feedback from our GreenPath Client of the Year story:

Zontaye R.: Yes, I love GreenPath. I was able to get rid of 10,000 worth of debt in 3.5 years.

Franky B.: GreenPath saved my financial life....I was so buried and they really helped dig me out....I still can't believe I'm debt free

Martha B.: GreenPath helped me too. I was debt free all my life, except for car payments. And debt free when I bought my house. But a perfect storm of medical bills...took me down hard. GreenPath saved me. I'm debt free now...5 years later...and only pay cash.

Lisa C.: Woo hoo! Congrats Tanya and way to go GreenPath Debt Solutions

More than 2,100 people have liked our GreenPath Facebook page so far! Log on to www.facebook.com/greenpathdebt and get news updates, personal finance video links, timely tips and more.