

All About Savings

7 Tips on Saving money at the Grocery Store:

- 1. Stock pile sales items:** A great way to save at the Grocery store is to buy a large quantity of non-perishable items that you use regularly when the items are on sale. For even greater savings, find coupons for these items. Many avid users of coupons claim that they are able to get items for free through the use of sales and coupons. In addition, if a family member gets ill or loses a job, you'll have a nicely stocked food pantry during a rocky time.
- 2. Shop at place other than the grocery store like drug stores and dollar stores:** Savvy shoppers can score huge deals on groceries and household supplies by shopping at drugstores. As an incentive to get you in their doors and back again, these stores offer rock-bottom sales on everything from canned soup to cleaning supplies. Like buying items on sale, if you also use store and manufacturers' coupons, you may be able to get your items for pennies. In addition, several drug stores offer cash rewards: Check out the websites for Walgreens.com, CVS.com and RiteAid.com. You can find many items for a dollar at dollar stores. But be careful, sometimes you can buy these items for less than a dollar at other stores.
- 3. Plan your week's meals in advance:** Plan your dinners for the next week or so before you head to the grocery store. This practice discourages impulse-buying, helps you plan cheaper meals around what's on sale or in season, and keeps you out of the fast-food drive-through lane. If you plan your meals in advance, you can also make sure that you have all the necessary ingredients and can prevent the last minute run to the grocery store for that item you forgot you would need until you started cooking. You know when you make that run, you always end up buying other items as well. A new way to help you plan meals are services like SavingDinner.com or e-Mealz.com. For a small fee you'll get a weekly meal plan online or by e-mail, along with a shopping list. Some services offer kosher, gluten-free and low-fat meal options.
- 4. Make a list ahead of time:** This goes along with planning your meals for the week. In addition, before you leave for the store, scan your cupboards, pantry, and fridge before leaving. Keep



a running list of items you need somewhere handy in the kitchen. Break your list down by store and plan your outing accordingly. Don't forget your list when you head to the store, but be willing to deviate from your list for great deals. Also, don't be afraid of store brands

- 5. Use coupons and look for deals:** Buy the Sunday paper, it is a great source of coupons and sales ads. Keep an eye on the weekly store circular. Clip coupons for name brand items but be sure to compare the price to store brands. Check the store's website for printable coupons. Be on the lookout for "double coupon" days. Use both manufacturer and store coupons for extra savings when possible.
- 6. Plan your trip:** Go shopping alone. Have a budget and stick to it. Make fewer, larger trips. Don't shop hungry. Plan your trip through the store to minimize wandering the aisles.
- 7. Keep a price list/book so you know a deal when you see one.** Learn your store's sale cycle (sales are often cyclical). Get rain checks when sale items are out of stock. Ask your preferred store to match prices from elsewhere. Buy in bulk, but be sure to look at unit pricing. Sometimes it can be less expensive to buy smaller more popular sizes than larger sizes. Also compare the prices from wholesale stores like Sam's and Costco. While many items are less expensive there, some items are more expensive. Make sure that if you buy larger sizes on perishable items that you will be able to use all of it.

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All About Savings

Ways that we save on money:

Edrie Pfeiffer:

I am a big planner and list maker when it comes to grocery shopping. When we were first married, my husband was amazed that I could plan out the grocery shopping so that we only had to make a major shopping trip once a month for the two of us and then just pick up perishables like milk, fresh fruit and vegetables every week to ten days. He used to run to the grocery store to see what he wanted to fix for dinner that night which always resulted in extra purchases. We keep a list on a kitchen counter to add things that we need. To this day, we both stick to the list when we go to the store. I know that saves us a lot of money in impulse purchases. I also try to keep a spare of most things, like toilet paper, shampoo, toothpaste, etc. That way when we run out of one, we don't have to run to the store right away to replace it, we can just add it to the list.



Colleen:



I use coupons, but only for things I already use or something special I want to try that is also on sale at the store I am shopping at. I don't change brands or products just because there is a coupon for it. I also check the cost of the store brand versus the cost of the produce with the coupon. Many times the store brand is cheaper than the name brand even with a coupon. Another way to save is to pay attention to the cost per serving when I choose what size of a particular item, such as peanut butter, for example. Even though the smaller size is less money up front, the cost per serving may be less in the next size up. If I know that I will use the medium size jar of peanut butter before it expires, and the cost per serving is less, I will buy that. Even though you are paying more up front, you are getting more for your money in the long run.

Annette:

I buy the store brands whenever I can. Buying the store brands saves a lot of money and most of the time they taste exactly the same as the name brands. For example, I use Splenda a lot but Splenda is very expensive for a box of 50 packets. It usually costs about \$5 for the Splenda brand but the Walmart brand "Great Value" is only \$1.25 for 25 packets, so if I buy two boxes at \$2.50. I have saved half and it tastes exactly the same. So don't be afraid to buy the store brands. There are some exceptions but test them out and based on your tastes and needs, you can figure out what types of items are best to buy store brand and what items are best sticking to name brands



Desirai:



In October 2013 I set out to become more fit and eat healthier in 2014. Over the past 6 months, not only have I changed my life style (losing 36 lbs so far), but I've also influenced my family to do the same. We've removed a lot of processed foods from our daily diet and have added more organic & fresh whole foods. Our dairy & meats come from free range, grass fed animals. Now you may think that my grocery bill must have increased to eat this way. Not true, I just had to come up with a game plan on how to make this work for my family without blowing our monthly budget. If I plan meals and snacks ahead of time and shop strictly by that list, eating healthier is doable. When I go to the grocery store, I make sure I purchase all my non-perishable items for two weeks. I purchase fruits and veggies for only 5 days. If you shop on Tuesday, Wednesday or Thursday at Whole Foods, you can find free range meats

that have been marked down. That is one way I save money. By the way, eating healthier taste so good!! There are many websites, like skinnytaste.com, that have recipes that taste amazing. You can even make your own sauces and freeze them. Money being saved once again! Eating healthier can be wallet friendly. It all comes down to preparation.

Just what is the Truth? The Answers to Frequently Asked Questions about the Legal Side of Car Accidents

(Part 2 of a 3 Part Series)

How do I decide which doctor to see after an accident?

It is generally best to see your own family doctor or a specialist recommended either by your doctor or by other healthcare professionals. You may even have gotten a referral from the emergency department of a hospital if you were taken to the hospital following your accident. It is generally a bad idea to see a doctor or a chiropractor who has been recommended by a personal injury attorney unless the recommendation is made because you have a very specialized medical need. In other words, your attorney may be able to recommend a specialist in knee surgery or shoulder injuries, but for “general” medical care for neck and back pain, getting a referral from a lawyer is a bad idea because insurance companies and juries look upon such referrals suspiciously and often wonder whether the medical bill is being increased simply because of the relationship between the attorney and the healthcare provider. Your role as a consumer is to ask a lot of questions if an attorney makes such a referral.

Which insurance companies are responsible for paying my medical bills?

There may be several insurance companies who have at least some responsibility to pay your medical bills. First, you should submit your bills to your own health insurance company. You have paid them a premium to act quickly and fairly on your behalf. Next, you may have “medical payments” coverage under your own car insurance policy.

Ultimately, the car insurance company for the wrongdoer who caused the accident is also responsible to fully repay you for the medical expenses you incur as a result of their carelessness. Since this may take time (years, in some cases) it is important to make sure that you submit your claims to her own health insurance company in a timely manner.

Special note: Beware of any healthcare provider who insists that your bills not be submitted to your own healthcare insurance company and instead offers to “take an assignment” of your personal injury claim to have their bills paid “later.” This is generally a very expensive proposition for you and one not mandated by any health insurance contract.

How are lawyers paid in a car accident case?

Generally, the attorney representing the injured party will be paid a percentage of the total recovery in the case. That percentage varies from 25-40%, depending on the attorney. This fee is negotiable. Many attorneys will also use a sliding scale percentage, charging a lower percentage if the case settles before a lawsuit is filed and a larger percentage after the case is filed. In addition to the percentage of recovery (known as the “contingent fee”), the attorney will also incur out-of-pocket expenses that must be repaid. Out-of-pocket expenses typically include fees for obtaining medical records, expert witness fees for speaking to treating doctors, and filing and other court-associated fees if the case cannot be settled.

The attorney representing the wrongdoer is typically paid by the wrongdoer’s insurance company. That attorney is typically being paid by the hour, although sometimes he or she is receiving a flat fee for handling the entire case.

Benjamin Glass is a personal injury attorney in Fairfax, Virginia. He also has an office in Virginia Beach. He is the author of *Five Deadly Sins That Can Wreck Your Injury Claim*, which is available at: TheAccidentBook.com. You can visit his website at BenGlassLaw.com or reach him at 757-302-7527.



Can I save money while I am in a Chapter 13 Bankruptcy?

Edrie A. Pfeiffer, Managing Attorney

A question that frequently comes up while preparing a Chapter 13 bankruptcy petition is “Can I save budget for savings during my case?” Like many questions in the law, the answer is not a simple yes or no, but rather an “it depends”. (My husband used to work for the Federal government and had to deal with the legal department regularly. He would also complain that lawyers never give straight answers, they always claim that the answer is “it depends”.) The answer to the question is really what type of savings account you want to have and how much you want to put in it.

Retirement savings: The bankruptcy code specifically allows you to continue to contribute to a retirement savings account during your Chapter 13 bankruptcy if you were contributing to it before the case was filed. You may also continue to repay a loan taken from your retirement account. However, several courts have held that you may not start contributing to a retirement account after your Chapter 13 bankruptcy has been filed. This includes resuming payments that you had discontinued due to repaying a loan or for some other reason. The courts that follow these rulings would also not allow you to start contributing to a retirement plan due to a job change. Our local courts have not ruled on this issue so it is unclear what would be allowed here.

Other savings accounts: Most financial planners recommend that you have an emergency savings account with enough money saved to cover approximately 3 to 6 months of expenses. They normally also recommend that you save about 10% of your net income for emergencies. However, when you file a Chapter 13 bankruptcy, you are required to pledge all of your net income after basic living expenses to the plan payment. This leaves no room to budget for a savings account. Our local court does allow you to budget up to 5% of your net income for what we call contingency expenses. This is to cover expenses that are not covered in the other budget items, like unexpected car repairs or emergency medical treatment. This money can and should be set aside each month in order to provide a rainy day fund if the need should arise.

Hopefully this will provide some guidance on what is allowed for savings while in a Chapter 13 bankruptcy. If you have any additional questions about filing for a Chapter 13 bankruptcy, give us a call.



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One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.

Edward & Amy J., Virginia Beach, VA

Kristen B., Virginia Beach, VA

Mary M., Virginia Beach, VA

Tanya H., Virginia Beach, VA

Wade T., Chesapeake, VA

Also we would like to feature charitable events or fundraisers that you are involved in. If you have a charitable event or fundraiser for charity, let us know the details and we may include it in our monthly newsletter.

Please remember that we are closed every Monday from 1 to 1:30 for our office staff meeting. In addition, please remember that Mrs. Pfeiffer, Colleen or Annette do not take walk in appointments or unscheduled phone calls. If you need to speak with Colleen, Annette or Mrs. Pfeiffer about your case, Desirai will be happy to schedule you a time to call one of us. Normally she will be able to schedule you an appointment with Colleen or Annette within 24 hours. You can always send us an email at info@hamptonroadslegal.com and we will respond within one day. This allows us to concentrate on your case without interruptions.

If you no longer wish to receive this newsletter you can call Desirai at 340-3100 to remove your name from the mailing list or you can e-mail her at info@HamptonRoadsLegal.com.

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