FREE MONEY

Say "free money" to most people and they think of late night infomercials packed with crazy schemes. But the truth is, there are many real—legitimate—ways to find free money. From the $8,000 government tax credit for first-time home buyers to online deal finders like retailmenot.com that let you search the best deals in one place, there's actually a lot of free money out there waiting to be found. We'll take you through some of the best ways to find free money and hopefully spark some ideas of your own.

ONLINE DEAL FINDERS

There are tons of deals out there on and off the Internet. But how is anybody expected to find them all? Websites like retailmenot.com will find deals and coupons for you and deliver them right to your computer screen. All you have to do is enter the item you're looking for (or your favorite store, if you're just looking to satisfy your shopping jones), and it pulls any available deals for that item all onto one page—coupons, coupon codes, rebates, etc. – all there for your shopping pleasure. Sure, you have to spend a little to get a little, but it's still free money if you were just about to pay full retail.

GOVERNMENT TAX INCENTIVES FOR HOME BUYERS

If you're thinking about upgrading your doors, windows or skylights, the federal government will pay 30% of the product cost up to $1,500. Not free money you say? Well, if you were already thinking about making your home more efficient to save money, it sure is! All in all, there's a lot of free money out there, you just have to do a little looking to find it.

TAX CREDITS

federal

There's been much uncertainty about tax credits, but they're actually pretty straightforward. The federal government will give first-time home buyers an $8,000 tax credit, and this is the best part, it doesn't have to be paid back unless you sell your home within the first three years. That's a lot of free money!

GOVERNMENT INCENTIVES FOR HOME BUYERS

state

In some states (e.g., California), there's an additional $10,000 available to 10,000 home buyers of a newly constructed home. We'd take that!

combined

Think about it—you could be eligible for $8,000 from the feds, $10,000 from the state, the lowest interest rates in decades and prices at record lows. Now might be the best time to buy. To find out if you qualify for the federal tax credit, go to federalhousingtaxcredit.com and contact your real estate agent and mortgage representative for more information.

© 2009 Buffini & Company. All rights reserved. Used by Permission. LGK August CAP S

KELLER WILLIAMS REALTY
ATLANTA PARTNERS

Keller Williams Realty
4878 Manhattan Dr
Buford, GA 30518

Jerry Robertson

678-231-1578 - Voice
678-935-1342 - FAX

jerry@RealtyCaffeine.com
www.RealtyCaffeine.com

BUY A CAR, SAVE MONEY

Zero Percent Financing:

It's no secret that car companies are hurting. But their pain can be your gain. Many car companies are desperate to move cars off their lot, and if your credit is good, they're willing to loan you the money—for free—just to buy one of their cars. You've seen the ads for 0% financing before and probably thought they were just the old "bait and switch," but this time around a lot of car companies really mean it.

A Little Preparation Saves a Lot:

Even with advertised financing deals, be prepared when you walk in. Go to a site like edmunds.com and price the car you want, with all the options you want, and they will give you the invoice (price the dealer paid for the car), retail (price the dealer wants you to pay for the car) and True Market Value® (price most people are paying for the car). They'll also provide you with a link to check on deals (like 0% financing) and any factory rebates. Then you just print it out, walk into the dealer and say, "I am here to buy a car today. This is the car I want. This is the price I want to pay. And I would like your 0% financing, please."

A Good Deal and Peace of Mind:

With the money you'll save off the retail price of the car plus the money you'll save over the life of your loan, that can amount to thousands of dollars! And you get a new car. Oh, one last thing, a lot of car companies have an "assurance" program going on where if you lose your job, they will cover your payments or simply take back the car. Free money and peace of mind? Nice.

EVERYDAY FREE MONEY

Not all free money has to come with the cost of buying a house, doing renovations, shopping or buying a car. There are quick and simple things that you can do to get free money. For example, if you sign up for Bank of America's Keep the Change® program, every time you make a purchase with your check card, they round up the total and deposit the difference into your savings account. Then, they match your Keep the Change® savings for the first 3 months. A bank giving you free money? Imagine that! If you're a music lover (and who's not, really), Apple gives away a free download (chosen by them) every Tuesday. No catch, completely free on Tuesdays. Just go to **Apple's iTunes** store and **bankofamerica.com/promos/jump/ktc** to get your free stuff. And these are only two examples of free money.

FREE MONEY

WEBSITES AT A GLANCE

federalhousingtaxcredit.com
retailmenot.com
edmunds.com
bankofamerica.com/promos/jump/ktc