

6 Ways to Put a Pin into Inflation

There is no way to sugar-coat it—everyone is being pinched by inflation. From a cup of coffee to a new house, nearly everything costs more. The consumer price index was 9.1 percent higher in June than it was compared to 2021 according to the Bureau of Labor Statistics.

But you don't just have to take it on the chin. There are steps you can take to mediate the pain in your wallet. Here are six not-so-hard-to-implement ideas:

1. Save money at the grocery store.

Although all grocery costs are up, some types of food have been affected by inflation more than others. The cost of meat has risen the most, according to the Bureau of Labor—up nearly 15% from a year ago. So you may wish to consider planning for some meatless

meals and substitute lower cost staples like eggs, rice, or pasta. And while we are talking about planning, creating a meal plan for a week at a time will help you avoid impulse shopping when you're at the grocery store, and reduce your reliance on eating in restaurants or ordering takeout.

2. Cut your transportation costs. If we didn't already feel the pain at the pump, the news media has been reminding us almost daily about how gasoline prices have gone through the roof. Although the price of a gallon of gas has retreated some in the past couple of months, reducing your number of fill-ups is still a smart inflation-fighting strategy.

A good place to start is by reducing your driving. Ask your boss if you can work at home more and if that doesn't work talk to your co-workers. It may be time to start up a carpool. Combine your errands in batches and bike, walk, or take public transportation when you can.

Experian, a credit monitoring organization, suggests, "Consider lowering the cost of your car insurance. You may qualify for a lower auto insurance rate than you're paying now based on factors such as your credit score (depending on your state) and your driving history. Comparison shop for auto insurance...to see if you could save."

3. Negotiate, negotiate, negotiate. Financial experts say you can get a better deal on almost everything, if you just



Book your flights at least six months in advance if you can.

ask. (And there is no harm in asking.) Streaming services, cable bills, gym memberships, medical expenses, cell phone bills, and credit card interest rates are just a few examples of costs that are often negotiable. CNBC reports that "Consumers who call and ask for a lower rate are almost always successful, studies show, and that can be a great tool for reducing monthly expenses."

4. Pay down or pay off your credit card debt.

As inflation makes it tougher to make ends meet, you may be tempted to fall back on your credit cards to get you through "a rough patch". Resist the temptation, because the cost of credit card debt is about to get worse. As the Federal Reserve raises the prime interest rate to try and check rising inflation, the monthly APR for your Visa, MasterCard, or other credit card is also going up.

There are several good strategies for paying down credit cards. One of them is what Financial Expert and Radio Host Dave Ramsey calls the "debt snowball".



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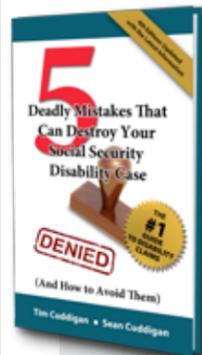
With the debt snowball method you target your lowest balances first to accelerate your path to being debt-free.

5. Want to go on vacation, but also want to save? Then plan ahead.

The cost of airline tickets, hotels, and attractions have all become more expensive, so this year's vacation is likely to be costlier. Aside from the obvious strategies of postponing that luxe vacation or taking a staycation, you can save by planning ahead. Book your flights at least six months in advance if you can. Jack Pritchard, CEO of Corporate and Leisure Travel, advises that the time to book your flight is as soon as you settle on your vacation date and location. There is pent-up demand for travel created by the pandemic, so the longer you wait flights get fuller and airlines raise the fares. CNBC adds this advice: "Having flexible travel dates can help you select the cheapest flights, as prices vary depending on the day of the week."

6. Hold off on big-ticket purchases

As we have all learned recently, low inflation is not permanent, but then neither is high inflation. For purchases that can be postponed it may be wise to sit tight for now. "You can defer purchases that are not immediately necessary," said Neil Gilfedder, a senior vice president of portfolio management at Edelman Financial Engines. Both new and used car prices have been major contributors to the overall inflation numbers, but they are starting to recede. The cost of some items like television sets, for example, has actually been going down, not up.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

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Medicare Coverage for Telehealth Likely to be Extended to the End of 2024

In a show of bipartisan support (rare in Washington these days) the U.S. House of Representatives overwhelmingly approved a bill that will extend Medicare coverage for telehealth through the end of 2024. The House approved by a vote of 416 to 12 the Advancing Telehealth Beyond COVID-19 Act.

So what exactly is "telehealth"? The simplest explanation is a patient in one location is examined by a doctor in a different location—a doctor who could be a few blocks away or even thousands of miles away—through the use of computers and a secure video link.

These types of doctor-patient consultations are called "e-visits". Nebraska Medicine says telehealth can include "[i]nteractive videoconferencing to support specialty services in remote communities, remote patient monitoring (RPM) to support patients as they learn to better manage their chronic diseases and improve their overall health, and video 'house calls' with patients at home as they recover from surgery or need additional assistance in their care.

In a media release Rep. Doris Matsui (D-CA), one of the bill cosponsors, said "As we look towards post-pandemic health delivery, it is important that we give our healthcare community certainty that telehealth is here to stay."



Comfort Food

From the kitchen of Janet Cuddigan

Autumn Fruit & Nut Salad

Light and refreshing and filled with the fruit of the season, this is a salad everyone will love.

- ¼ cup plain yogurt
- 1 ½ teaspoons brown sugar
- 1 pear, diced
- 1 apple, diced
- 1 cup sliced celery (Optional)
- ½ cup raisins
- ¼ cup dried cranberries
- 2 tablespoons chopped walnuts
- 1 dash ground cinnamon (Optional)
- 1 dash ground nutmeg (Optional)

Mix yogurt and brown sugar together in a bowl to make dressing. Combine pear, apple, celery, raisins, cranberries, and walnuts in a bowl. Add dressing and toss well to combine. Sprinkle cinnamon and nutmeg on top. Chill salad before serving, at least 30 minutes.



Adapted from allrecipes.com

Question of the Month: What is Veteran Readiness and Employment (Chapter 31)?



If you have a service-connected disability that prevents you from working or limits your ability to work the Veteran Readiness and Employment (formerly called Vocational Rehabilitation and Employment) can help. The VA says "this program—also known as Chapter 31 or VR&E—helps you

explore employment options and address education or training needs. In some cases, your family members may also qualify for certain benefits."

In the VR&E program eligibility and entitlement are two different things. As a veteran to eligible for VR&E you must have a service-connected disability rating of at least 10% and have received any discharge except a dishonorable discharge. For active duty service members at least one of these must be true:

- You have a 20% or higher pre-discharge disability rating (memorandum rating) and will soon leave the military, or
- You're waiting to be discharged because of a severe illness or injury that occurred while you were on active duty.

Once the VA determines that you are eligible the agency will determine if you are entitled to VR&E services. You are entitled if you can demonstrate that you have an employment handicap caused by your service-connected impairment. For more on VR&E requirements and how to apply for benefits visit www.va.gov/careers-employment/vocational-rehabilitation/.

Word Search



D	J	Q	S	R	E	B	M	E	G	R	U	E	L	Alien	Gruel	Softly
R	A	R	P	T	X	A	N	U	A	S	S	Z	S	Allocate	Header	Solos
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W	I	T	T	Y	R	E	V	O	C	E	R	P	I	Briefs	Hourlies	Steal
N	T	E	H	Y	C	H	R	O	T	I	S	A	L	Cleric	Janitors	Steer
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