

DAIGLE LAW OFFICE - *after hours*

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10 Tips for FINANCING A CAR PURCHASE after Bankruptcy



DAIGLE LAW OFFICE

You are thinking about buying a car, but are not long out of bankruptcy. What can you do to increase your chances of qualifying for a loan without having to pay a sky-high interest rate? Here are 10 suggestions.

1. TAKE SOME TIME TO REBUILD YOUR CREDIT AND SAVE FOR A DOWN PAYMENT.

You can probably find a lender who is willing to give you a loan immediately after bankruptcy, but you will be paying subprime interest rates. Borrowers with credit scores below 580 may pay two or three times the rates of borrowers with credit scores in the mid-600's and five or more times the interest rates of borrowers with scores above 700.

You will get a better interest rate and find more lenders who are willing to approve you for a loan if you give yourself a year to mend your credit. During this time, pay all your bills and debts that survived your bankruptcy on time. Get a credit card. You will probably have to settle for a low credit limit and high interest rate. You may even need to deposit some money with the bank to secure the card. Use the card sparingly and pay off the balance in full each month to avoid interest. Even six months of regular credit card payments can make a difference.

Now that your debts have been discharged, you may have some breathing room in your budget for savings. Try to save some money every month toward a down payment. The bigger your down payment and the smaller your loan, the more willing lenders will be to lend to you as their risk goes down. Also, the easier it will be for you to make your monthly payments.

**Contact Daigle Law Office and ask about our program
REBUILD YOUR CREDIT SCORE TO 720: (508) 771-7444**

2. IF YOU CAME THROUGH YOUR BANKRUPTCY WITH A CAR LOAN, MAKE SURE TO KEEP UP THE PAYMENTS.

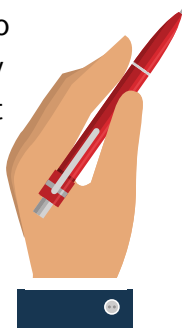
Auto lenders typically weigh your history with previous auto loans heavily in deciding whether to extend credit. Timely car loan payments made during and after bankruptcy can help you get a better interest rate. If you reaffirmed your car loan, your loan should show up on your credit report. If you did not reaffirm the loan, but kept the car and continued to make the payments, the loan probably won't be on your credit report, but you can show the lender proof that you have been keeping up with the payments.

3. CHECK YOUR CREDIT BEFORE APPLYING FOR A LOAN.

You can get a free credit report every 12 months from each of the three major credit reporting agencies: Equifax, Experian, and TransUnion, from AnnualCreditReport.com. Get your reports, review them, and dispute any errors you find. Getting errors corrected may boost your credit score. Give yourself at least a month before you plan to buy to get your credit report cleaned up. Once you know your credit score, you can check online to get an idea of what interest rate (or range of rates) you can expect to be offered.

4. CONSIDER ADDING A CO-SIGNER.

Adding a co-signer with good credit to your loan can lower your interest rate and improve your chances of approval. However, you may have trouble finding a co-signer in view of your recent bankruptcy. If you find a family member or friend who is willing to co-sign, be sure you can pay your monthly payments. Bear in mind that if you default on the payments, your co-signer will be responsible to pay off the loan. If that happens, your relationship with the co-signer may be irreparably damaged.



5. SHOP FOR A LOAN AND GET PREAPPROVED.

Now that your bankruptcy is over, you may already be receiving loan offers in the mail. Don't just grab the first one that shows up. And don't limit yourself to seeking financing from the dealer. Dealer financing may be convenient, but if the dealer isn't competing for your business, the dealer has no incentive to offer the best deal.

Shop around for the lowest interest rates. You can try banks, credit unions, and online auto loan lenders. You may find you get a better deal with a bank that you already have a relationship with, a smaller community bank, or credit union if you are or can become a member. Applying to a few lenders is a good idea because different lenders weigh factors in your credit report differently, so car loan offers can differ significantly.

Try to get preapproved for a loan. Being pre-approved puts you in the same position as a cash buyer and gives you more negotiating leverage at the dealership.

Don't confuse preapproval with prequalification. Preapproval means a lender has done a full credit check on you to determine the amount of the loan and interest rate you are likely to get. Prequalification means the lender has reviewed the financial information you have provided and offered you a rate or range of rates that may change after a full credit check. Prequalification may be useful if you are "testing the waters" and not quite ready to buy, but preapproval is what you want if you are prepared to make a deal.

A preapproval application is a "hard" credit inquiry that reduces your credit score. When applying for preapproval, do all your loan shopping within two weeks to minimize damage to your credit score because multiple hard credit inquiries within a short time count as just one.

If your income is low, investigate whether your state has any nonprofit agencies that provide loans or vehicles to low-income consumers.

6. FIGURE OUT HOW MUCH YOU CAN AFFORD TO PAY.

Once you are preapproved, you know your interest rate and the most you can borrow. But the most you can borrow is not necessarily what you want to pay for a car. You first need to make sure you can afford the monthly payments. You can use an online auto loan calculator to figure out your payments. The calculator will prompt you for the price of the car, anticipated down payment and trade in value of an existing vehicle, interest rate, and loan term. You'll need to deduct about 10 percent from the price of the car to cover taxes and fees. The auto loan calculator can also tell you the total amount that you will repay over the term of the loan.

Check your budget to make sure you can comfortably afford the payment. Be realistic. Don't forget to consider other car related expenses like registration, insurance, gas, and maintenance. If the payment is too high, you can borrow less and get a less expensive car. You know your budget better than the lender. Don't let the lender get you into trouble. If you take on more debt than you can handle, another bankruptcy will not be an option for a while, so you want to be very careful.

Once you know your budget, you can begin researching what types of vehicles are available in your price range. Check Consumer Reports or a similar publication to identify reliable models. If a new car is too expensive, consider a late model used car with relatively low mileage that you can drive for at least 5 or 6 years. If you choose a used vehicle, check the vehicle history and have it looked at by a mechanic before you buy. Be wary of buying a cheap high mileage car that will cost you a lot in repairs and need to be replaced before you are even finished paying for it.



7. WORK WITH A REPUTABLE DEALERSHIP.

You can check with your state's attorney general and the better business bureau for complaints. Also ask family, friends, and neighbors for recommendations. If you plan to buy your car in a private sale, rather than through a dealer, verify that your lender will allow it. Some won't.



8. COMPARE DEALER FINANCING.

Once you have been preapproved for a loan, you can see if the dealer can offer you a better rate. Dealers may be able to offer better rates through "captive lenders" set up by the car companies just to make auto loans.

9. AVOID BUY HERE, PAY HERE DEALERS.

Buy here, pay here dealers offer financing with low qualification requirements. They market aggressively to people with poor credit. The interest rates offered are usually close to the maximum permitted by law and the vehicles are often older with high mileage and may require costly repairs. To induce you to buy, the dealer may offer a very long term loan that reduces your monthly payments, but an extended payment plan increases the interest you pay even more. These dealers will offer financing to just about anyone, but they should be considered only as a last resort. Public transportation, if available, may be a better option while you work to improve your credit.

10. REFINANCE AFTER A YEAR OF ON-TIME PAYMENTS.

After a year of making payments on time, you may be able to refinance your car loan to get a lower interest rate that can save you hundreds of dollars. When you get preapproved for a loan, ask the lender if refinancing after a year is an option and what steps you will need to take to qualify.



Cooking En Papillote

The Game-Changing Secret to Fast, Healthy Meals with No Pots to Scrub

Cooking en papillote is the game-changing secret to fast, healthy meals with no pots and pans to clean up. En papillote translates to “in paper” and cooking en papillote literally means to cook in paper. Protein, vegetables, aromatics, spices and a little liquid are wrapped in parchment packets and baked in the oven. The liquid in the packets steams the dish, retaining all the flavor and nutrients.

WHY YOU NEED TO LEARN TO COOK EN PAPILOTTE

There are many advantages to cooking en papillote:

- Allows for flexible quantities – It is a great way to make a single serving, but the packets can easily be multiplied by the number of people you plan to serve.
- Healthy – Most en papillote recipes call for lean protein such as fish, shellfish and a variety of vegetables.
- Accommodates many diets – Generally speaking en papillote dishes are low carb, gluten-free and Paleo-friendly. En papillote dishes can also accommodate dairy-free diets by using olive oil instead of butter.
- Fast – En papillote dishes can be assembled in 10 minutes and cooked in 15 – 25 minutes.
- Lots of variety – You can cook many different combinations of protein and vegetables en papillote.
- No recipe required – Once you learn how to cook en papillote you will not need a recipe, yet you can make different dishes every night of the week if you wish.
- No pots and pans to clean – The best part of cooking en papillote is there are no pots and pans to clean up after your meal.

PARCHMENT VS. ALUMINUM FOIL

The traditional method of cooking en papillote uses parchment paper, but you can also use aluminum foil.

Benefits of Using Parchment Paper:

- Makes for a great presentation – you can serve the puffed up packets directly on a plate and allow your guests to open their steam-filled packets at the table.
- Will not react with acids. Foil will sometimes react with lemon, vinegar or wine, creating an off-taste.
- Parchment is sold at most grocery stores in the waxed paper and aluminum foil section.

Benefits of Using Foil:

- Everyday material most people keep on hand.
- Easy to fold and seal.
- Handles extra liquids well without leaking.
- Can be cooked in the oven, on a grill, in a fireplace or open flame.

HOW TO BUILD AN EN PAPILOTTE PACKET USING PARCHMENT PAPER

Tear off a 24” piece of cooking parchment and fold in half. Using scissors cut a half oval shape so that when the shape is opened you have a full oval.

Brush the bottom half of the folded oval with a little melted butter or olive oil, keeping three inches from the perimeter of the half oval free of butter or oil. This prevents the food from sticking.

Begin building your stack of protein and vegetables. You can start with protein, or make a bed of vegetables, or even a bed of cooked rice or couscous if you want to include a starch. Season in layers as you add each ingredient.

Fold the top half of the oval over the food stack and seal the edges by making a series of overlapping 2" folds along the open edge. Work around the edge from fold to fold until the package is fully sealed. If you feel your seal is not fully secure, go ahead and repeat a second layer of folds over the first. Make sure not to wrap the food too tightly as you want some air space for steam.

Place the packet on a baking tray and bake in a preheated 400 degree Fahrenheit oven. The packet will brown and puff up as it bakes. The time required will depend on the thickness of the protein and your vegetables, generally 15 to 20 minutes. Parchment paper is generally safe to cook up to 425 degrees F.

Remove packet from the oven, carefully cut an "X" in the top of the packet and place the packet on an individual serving plate.

Serve immediately. Guests can pull the paper away from the "X" to access their dinner.

MASTER RECIPE

Here is a master recipe for cooking en papillote:

Protein

Fish, shrimp, clams, mussels, and deboned chicken all work well en papillote. Plan on ¼ to 1/3 pound per person and per packet. The thickness of the protein will determine the time required to cook. For instance, thin sliced chicken cutlets or thin fish fillets such as sole will cook in 15 minutes en papillote. A thick chicken breast or a halibut

filet will take a bit longer. If you are unsure your packet is done, carefully open it up and check. If it needs more time reseal it and return it to the oven.

Vegetables

A variety of vegetables can be used. The secret is to slice the vegetables thin so they cook quickly. Good vegetables for cooking en papillote include mushrooms, leeks, onions, peppers, asparagus, fennel, cauliflower, broccoli, zucchini and summer squash.

Fat

A little fat adds flavor and moisture to en papillote cooking. One tablespoon of olive oil or butter will do the trick.

Liquids

A little liquid is needed to create steam in the packet as well as to add flavor. You can use wine, vinegar, stock, coconut milk or a combination of liquids. You can use up to ¼ cup of liquid per individual packet. Include the oil or butter in your ¼ cup liquid calculations.

Tip: I often toss the cut vegetables in the liquid first so they are fully coated and then stack the vegetables on top of the protein.

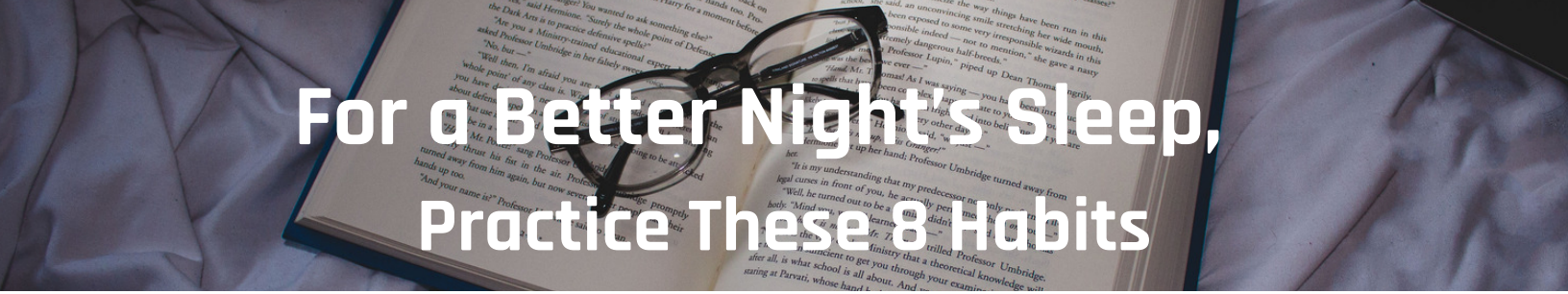
Other Ingredients

You can add a variety of ingredients for flavor and texture including: olives, capers, herbs, spices, nuts, grated or thinly sliced cheese, precooked rice, couscous, pasta or mashed potatoes.

Instructions:

Heat oven to 400 degrees F. Prepare your parchment or foil packet. Layer in your protein and vegetables, seasoning between layers. Drizzle on your liquid; seal the packet and place on a baking sheet. Bake until done, typically 15 to 20 minutes, but up to 25 minutes for thicker protein. Remove from the oven and serve immediately.





For a Better Night's Sleep, Practice These 8 Habits

If you struggle to get a good night's sleep, you are not alone. Poor sleep is an epidemic among American adults. According to the CDC, 50 to 70 million Americans suffer from insomnia. The problem might be difficulty falling asleep; difficulty staying asleep; waking up very early; or feeling tired the next day.

Sleep is essential for good health. Poor sleep can compromise your memory, mood, and judgment. You are more likely to be involved in accidents and make errors on the job when sleep deprived. Chronic sleep deficits can contribute to a host of disorders such as diabetes, high blood pressure, heart disease, obesity, and even a shortened life span.

The good news is that you can improve your sleep by practicing good “sleep hygiene.” Here are 8 sleep hygiene habits that will help you get a better night's sleep whether your challenge is stress and anxiety, shift work, or jet lag.

1. Stick with a regular schedule. Go to bed and get up at the same time every day. Sticking to a regular schedule trains your body to be drowsy at bedtime and alert when it's time to get up. Set an alarm so that worry about oversleeping does not keep you awake. Resist the temptation to stay up late and sleep in on weekends or days off. You'll have trouble getting back into your schedule and will likely experience a “sleep hangover” on your first day or two back at work.

2. Create a restful sleep environment. Keep your bedroom light-free. You may need to invest in light-blocking drapes or eyeshades. Don't sleep with the TV or computer on. If your clock face is illuminated, cover it or turn the clock toward the wall. Besides the light, checking the clock as you try to fall asleep or if you wake up can increase anxiety and make it harder to get to sleep. Keep the temperature cool, between 60 and 75 degrees, and the room quiet. Use earplugs or a white noise machine if noise intrudes.

3. Watch what you eat and drink in the hours before bed. Avoid stimulants like nicotine and caffeine (coffee, tea, chocolate, cola) in the four to six hours before bedtime. If you are caffeine sensitive, you may want to limit your caffeine to a single cup of coffee early in your day or switch to decaf. Herbal tea may even be a better choice as decaffeinated beverages contain some caffeine. Similarly avoid alcohol a few hours

before bed. Although alcohol may relax you and you may fall asleep easily, you're likely to wake up later and be unable to get back to sleep. Don't eat a large meal within a few hours before retiring. The digestive process may keep you awake. Eating shortly before bed sends your body a confusing message that you are gearing up for activity when the body's internal clock is telling it to shut down.

4. Follow a relaxing bedtime routine. An hour before bed, stop working and turn off your electronic devices. You might try a warm bath, reading, listening to music, relaxation exercises, or a little TV. Some people are better off with no TV as the light from the screen or the program itself may be stimulating. Avoid stressful activities, emotional topics, and vigorous exercise, all of which are likely to increase alertness.

5. Exercise daily. Participants in numerous studies have reported that regular exercise helped them fall asleep faster, sleep more deeply, sleep for longer periods, and feel more rested when awake. Research also shows that exercise reduces anxiety and depression, which interfere with sleep. Schedule your exercise early in your day to not rev you up before bed.

6. Eliminate naps. Many people take short power naps to boost alertness and productivity when fatigue sets in during their day. If you nap, but find you are not tired at bedtime, try skipping the nap.

7. Get up if you can't fall asleep within 20 minutes. Remaining in bed and trying to force sleep is likely to be counterproductive. The longer you try unsuccessfully to sleep, the more anxious, frustrated, and alert you become. Once you are up, try some relaxation techniques, listening to music or an audio book, or light reading. Keep the lights dim so as not to send a wake up signal to your brain. Wait until you begin to feel sleepy to return to bed.

8. Call your doctor if sleeplessness persists. If your sleep doesn't improve despite following these tips, you may need to be evaluated for an underlying medical condition. Many disorders, such as sleep apnea, restless leg syndrome, asthma, allergies, chronic pain, acid reflux, and hyperthyroidism, to name a few, can cause insomnia, as can some prescription and over-the-counter medications.



14 WAYS TO LIVE A HAPPIER LIFE

If you think for just a moment, you can probably name at least one person you know (and many celebrities you don't) who seems to have everything, yet is unhappy. This is true because money, fame, success, and other "shiny things" don't necessarily make a person happy. Once your basic needs are met, true happiness comes from within. The good news is that even if you're not a Pollyanna by nature, you can learn to see the glass half-full (or more!). Psychologists and others who study happiness have determined that even small behavioral modifications can result in big gains in personal happiness.

To help you get started, we have collected 14 strategies proven to help cultivate and nurture happiness. Enjoy!

1. KEEP A GRATITUDE JOURNAL.

Take note of the things in your life for which you are grateful – the big things (a roof over your head, healthy children), as well as the small things (a bird at the porch feeder, a great parking spot, a full moon in the night sky). Acknowledging the good in your life will lift your spirit. Write in your gratitude journal every evening, or carry a small notepad with you to jot down these gifts as the day unfolds.

2. TURN UP THE MUSIC.

Music can be calming or energizing, comforting, cathartic or empowering. Whether you like Mozart or something more contemporary, if it moves you, turn it up. If it makes you feel like dancing, so much the better.

3. PUT DOWN YOUR PHONE.

Too much screen time can detract from your happiness in a number of ways. It removes you from the people around you and prevents you from being present in the moment. Scanning social media can leave you feeling isolated and

inadequate (e.g., why does everyone have more/do more/look better than I do?). The 24-hour news cycle can leave you feeling battered or angry or both. You can't go entirely off the grid, but putting your phone down, especially before bedtime, will increase your happiness level.

4. SLEEP MORE.

Sleep is restorative. It is the time when your body and mind recover from the day and recharge for the next day. Aim for 7 hours per night whenever possible.

5. BREATHE.

Most of us don't think about breathing, but science suggests we would be calmer, healthier and happier if we did. "Controlled breathing" is a way to activate the body's relaxation response and quash the stress (fight or flight) response. A number of free and low-cost apps are available to guide you through the practice of controlled breathing. (Sesame Street even has one for kids!) Just Google "breathing apps" to find one that works for you.

6. BUY TIME, NOT STUFF.

If you are like most busy adults, there is not enough time in your day to do everything you have to do, let alone time left over to do anything you want to do. This leaves you in a constant state of "time famine." Famine is not conducive to happiness; it breeds desperation and anxiety. So, how do you get more time (i.e., become "time affluent")? Take a look at your to-do list. Is there anything on that list that you can pay someone else to do? Research has shown that spending \$40 on a time-saving service will make you happier. For example, if you don't like doing yard work on the weekends, pay a lawn service to do that work, and use that time to read or go on a hike or go to the gym or take your kids to the

beach. Although you are paying the gardener, what you really are buying is time to do something you enjoy; a neatly-mowed lawn is just a bonus.

7. CHANGE YOUR MINDSET.

As humans, we have evolved to remember hurtful, negative experiences so that we can avoid that particular type of pain in the future. This means that, for most of us, pessimism comes more naturally than optimism. While it's not easy to do, you can train your brain to think positively. Try these techniques:

- Acknowledge what is bothering you. Pause for a moment and pay attention to what you're feeling. Are you anxious, angry, frustrated, scared? Why? Say it out loud: "I'm worrying about my son driving his friends to and from the concert tonight," or "I'm hurt that my friends didn't invite me," or "I'm anxious about the test on Friday." That negative feeling is like Voldemort. Once you say its name out loud, it loses some of its power over you.
- If you get stuck in a downward spiral of negative thoughts and self-doubt, ask yourself this question: Would I talk to a friend like that? If the answer to that question is "no," make a conscious effort to change the dialogue in your head.
- The next time you think, "This is a problem," stop and say instead, "This is an opportunity." Changing that one word can completely alter the way you approach a particular situation.
- Spend time with happy people. Surround yourself with optimists. Their positive outlook just might rub off on you. Take note of the way the optimist deals with a difficult situation. What can you learn?

8. GET MOVING.

Active people are happy people. This doesn't mean you have to start training for a marathon or become a gym rat. Just get up and move every day. Take a walk. Take a hike. Take a yoga class. Go for a run. Go dancing. The more you move, the happier (and healthier) you will be.

9. COMMUNE WITH NATURE.

Spending time in nature makes a person happier. Getting out into a natural environment has been shown to decrease a person's tendency to brood (that is, to ruminate and fret over negative thoughts) and can be an easy way to quickly improve your mood. Head to a park, forest or mountain, or even a lake or ocean, near you and spend time outdoors.

10. MAKE YOUR BEDROOM OR MASTER BATHROOM A SANCTUARY.

Make this space the one place in your home where you can relax and seek respite. Infuse it with good smells from candles or essential oils. Fill it with soft sheets, blankets and towels. Paint the walls a calming color. As with the rest of your home, keep this space free of clutter. Make your bed. Not only does it make your bedroom tidier and, therefore, more welcoming, it gives you a sense of accomplishment at the start of every day.

11. CULTIVATE PERSONAL RELATIONSHIPS.

It is certainly possible to be happy alone, but your happiness will be greatly enhanced by a strong social network. Happy people form deep emotional attachments to other people -- a spouse or life-partner, good friends -- and, often, to a dog or cat.

12. FIND SATISFACTION IN YOUR WORK.

Even if your "dream job" is still just a dream, you will be happier if you change the way you approach your work. Consider the lunch-lady at your child's school. You may think "lunch-lady" is a thankless, menial job, but she might see it differently and, as a consequence, be very happy in her work. She might get tremendous satisfaction from working in "nutrition services" and take great pride in the fact that she knows every child's name and greets him or her with a smile; that every child gets a healthy meal; and every child leaves the lunchroom ready to tackle an afternoon of learning. All work has value; sometimes you just have to look at it from a different angle to see it.

13. BE GENEROUS, AND NOT JUST WITH MONEY.

Give what you can, in dollars, to causes that matter to you, but strive to also be generous of spirit. Volunteer. Share your talents and give of your time. Generosity is a seed of happiness.

14. ALWAYS LEAD WITH KINDNESS.

Kindness may be the key to genuine happiness. At the very least, it will open a door that leads to happiness. Acts of kindness have been shown to increase levels of oxytocin (the "love hormone"), as well as energy levels, serotonin levels, lifespan, and, yes, happiness. In your daily interactions with others, let kindness be your guide. Try also to extend the same kindness to yourself. Make a conscious effort to choose self-compassion.