



FSA brings you News you can Use

It's BBB's Secure Your ID Week

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www.nhco.org

FSA Helper Site

not a NHCO sponsored site



www.FSAMoneyPA.com

*Blog moving will be
back soon.*

FSA Saver Highlights:

Open Slots Available	77
Graduates	102
Current Savers	51
Reached Goal	14

- Don't use your cell phone to store credit card numbers or other financial information.
- Beware of financial transactions in Wi-Fi areas. Don't access secure Web sites using public Wi-Fi.
- Install security patches and software updates as soon as they are released by verified sources. **For phones, turn off Bluetooth and Wi-Fi if they are not being used.**
- Monitor bank and credit card account balances at least weekly, via online, mobile, ATM, or touch-tone banking. Sign up for alerts to be sent to your mobile phone or e-mail account.
 - Javelin Strategy and Research's study of 5,000 adults found that 43% of all reported identity fraud cases are spotted by consumers self-monitoring their accounts . . . and it resulted in less out of pocket losses.
 - **Monitor more often if you have opened a new credit card.** Fraud is generally harder to detect in new accounts than in existing accounts.
- Request electronic statements, use direct deposit, and don't put checks in an unlocked mailbox. **Yes, mailboxes are riskier than the internet.**
- Don't create obvious passwords, such as your birth date, child's name or birth date, mother's maiden name or the last four digits of your Social Security number.

The strongest passwords contain mixed case letters, 2 or more numbers, and a symbol.
- Cut up expired credit and debit cards, cutting through the numbers.
- Protect your Social Security number, all account numbers and your passwords. Don't carry these numbers in your wallet. Don't give out your Social Security number unless it's absolutely necessary. Secure your personal documents at home, especially if you are having work done in your house.
- Don't list Social Security, phone or driver's license numbers on checks.
- Pay attention to your billing cycles. If bills do not arrive on time, follow up with your creditors.
- When online and ESPECIALLY when using a public computer (which is less secure); BE SURE TO CLEAN the "cookies" and "catch". [Tools, Use Private browsing option - then Clean History and Catch)
 - **Verify that a website is SSL or EV-SSL protected,** make sure that there is a green bar and **https:** in the address bar, **and a padlock icon on the browser,** not the page.
- Never respond to emails requesting to "verify" your personal information. If a consumer gets a data breach notification letter, they are four times more likely to suffer ID theft. Notify your financial institutions that you have received a data breach notification and are at a higher risk of fraud.
- Never use e-mail to communicate sensitive personal information such as your user name, password, Social Security number or credit card number.
- Don't store passwords, tax returns or other financial information on your computer hard drive. Back up your computer data and store it away from your computer or protect the document(s) with a strong password.
- **Keep your computer system, Acrobat Reader, Security Software and browser software up to date,** and set to high security levels.
- Check your credit report at least once/year. There is only one source authorized to give you ONE FREE annual credit file disclosure/year from each of the three consumer credit reporting companies:

Call 877-322-8228 or visit **www.AnnualCreditReport.com**.

If your ID or credit cards are lost or stolen, immediately notify your credit providers by phone and then notify each of the three credit bureaus to request a "Fraud Alert."

New Credit Score Resource

According to their Better Business Bureau record, Credit Karma has been in business since May 2008 and meets BBB Accreditation standards; receiving a grade of A-.

www.CreditKarma.com **Credit Karma**

Finding this resource excited me because of the **Credit Score Simulator**. It will simulate how certain financial transactions will affect your credit score. By seeing the cause/effect relationship you can work towards improving your credit score while avoiding mistakes. Credit Karma's My Credit Simulator is the only totally free credit predictor that uses your actual credit score to give more accurate results.

You must sign up for a FREE account before you can use the Simulator.

Yes, this has been Marleen Tested. © BTW – It does say: "Exclusive offers based on your score." So opt-out if you don't want them.

Keep it under 15%

John Ulzheimer is considered an expert in consumer credit and is valued source for accurate credit related information and education. According to Mr. Ulzheimer, in today's market, it is best to keep your credit card charges to NO more than 7% to 15% of your credit limit. Going over this amount will definitely negatively affect credit scores and loan opportunities. www.johnulzheimer.com/media.asp

Examples:

Credit limit	7%	15% max.
\$ 500	\$ 35	\$75
\$ 1000	70	150
\$ 2000	140	300
\$ 3000	210	450
\$ 4000	280	600
\$ 5000	350	750
\$ 6000	420	900
\$ 7000	490	1050
\$ 8000	560	1200

Score Brackets Change

Credit Scores have always been "bracketed" by credit granting institutions. A "bracket" is a score range. The HIGHEST bracket gets the best rates on any type of loan &/or insurance premiums. Obviously, most people strive to improve scores to achieve a new "bracket."

Trans Union (FICO)

Limited 350 – 619
Fair 620 – 659
Good 660 – 749
Excellent 750 – 850

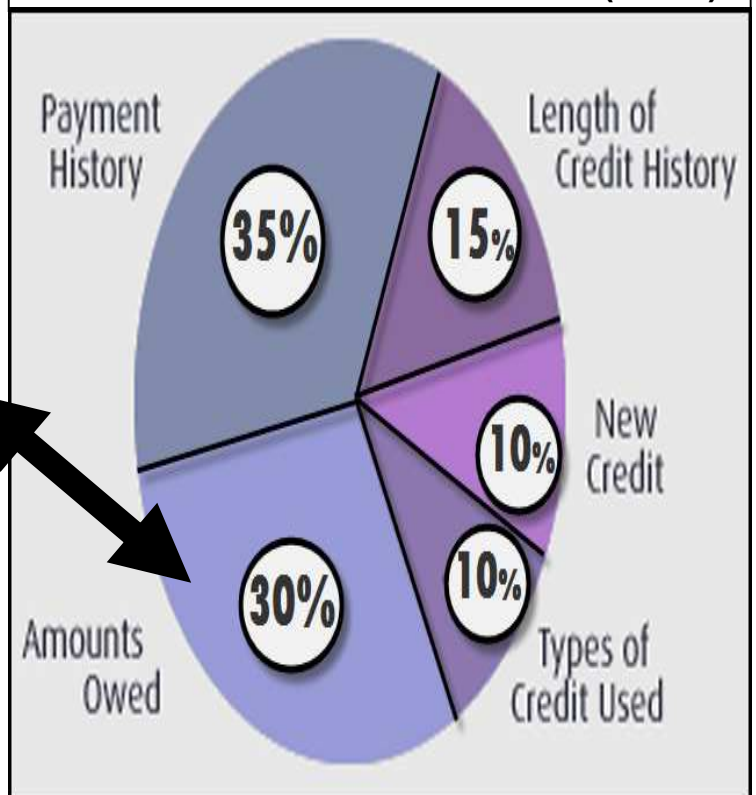
Other Sources (FICO)

Limited 620 - 674
Fair 675 - 699
Good 700 - 719
Excellent 720 - 850

The lesser-used Vantage Score Brackets

F 501 – 600 (High Risk – Poorest Scores)
D 601 – 700
C 701 – 800
B 801 – 900
A 901 – 990

HOW SCORES ARE CALCULATED (BELOW)



Does applying for new credit affect your FICO score? It could. First, the most common but the least affect, is in the **New Credit** portion of the score (only 10%), because an inquiry will occur. Second, when you first open the account it will have a very short credit history. That could affect the average length of credit history across all your accounts as you're averaging in a very low number of months in with the rest of your credit cards which have longer histories. The more accounts you have the less this will matter. www.myfico.com

PLANNING MAKES PERFECT



Holiday Spending
Plan Worksheet:

FSAmoneyPA.com - [Holiday PDF](#)

Did you start your SMARTY PIG?

If so... and you are using it for Christmas or holiday presents:

- Don't forget to ADD 2% to 22% in interest earnings by using the gift card option.
- Remember to order your cards soon; as the volume of orders will delay delivery later.

Find SmartyPig at: www.SmartyPig.com

Did you know internet shopping is safer than your mailbox?

TEST YOUR KNOWLEDGE AT: www.idsafety.net

You'll be surprised at what you DON'T KNOW – I was! 😊

Comparative Shopping – In Time for Holidays

😊 *Re-run by request + embellished* 😊

Internet pricing is consistently beating stores. It's even worth a trip or two to use the library's computers. Knowing HOW to search the internet and which sites to use makes everyone a shopping expert.

Here are a few base facts.

- Many shopping searches "feed" off a few MAIN ones. (the main ones are listed to the right)
 - Use 2 or 3 search engines – different searches list different stores
- Include shipping costs in your price comparisons
- If you don't know the company, check first with www.bbb.org (Better Business Bureau).
- Tax is charged for in-state locations
- Before purchasing, open a new tab or window and check for a discount code or coupon code at sites like:
 - www.couponmountain.com
 - www.retailmenot.com
 - www.couponsmarter.com

Enter the name of the store to locate discounts.

Watch Lists do some work automatically

www.google.com/alert + [BeatThat](#) + [PriceGrabber](#)

All three sites will email price updates and price drops.

PRICING SEARCH ENGINES WITH THE MOST STORES REGISTERED:



www.froogle.com

www.google.com/products

www.thefind.com

www.pricegrabber.com

Store Subscriptions: As the holidays approach, subscribe to your favorite retailer's email for special coupons and promotions.

Black Friday

bfads.net Ads are already listed. 😊

Organizational Tip: I like using "Amazon Wishlist" for collecting ideas and prices. It allows me to list items from ANY store – then keep searching for a better price. www.amazon.com/wishlist/get-button You do need to register for a free Amazon account to use the list feature.

Local Deals by MSN: <http://deals.msn.com>

Rent to Own = Rip OFF

Recently, I attended a consumer seminar. I was shocked to learn the frequent use of Rent-to-Own businesses. I also was shocked that the "rip-off" rate is still as high as always. Customers of rent-to-own stores may pay **2½ to 4½ times as much** for appliances as if they bought the items at more traditional stores. (Policy Matters Ohio, 2009)

The slide below (April, 2000) was presented. I decided to do my own comparison for Pittsburgh (Sept, 2010).

RENT-TO-OWN VS. RETAIL FOR \$974.35, YOU GET...

- | | |
|--|--------------------------------------|
| • Rent-to-Own: | • Retail: |
| - 27 inch Samsung TV set (\$14.99 per week for 65 weeks) | - 27 inch TV (\$299) |
| | - 4-head VCR |
| | - Oak entertainment center |
| | - Oversized recliner |
| | - One video rental a week for a year |

Source: Cleveland Plain Dealer, April 3, 2000

Rent to own - 2010

Aaron's

Panasonic 1080p Plasma Panel 42" TV

Total Price = **\$2639.74** (with interest @ \$99.99 a month for 24 months)

Amazon

Panasonic 50-Inch 1080p Plasma Panel HDTV **\$995** w/free shipping

School Breaks are coming >> Great Family Fun at Low – or no – Cost

- ✦ The ABSOLUTE, most complete list of "Free & Affordable Events" is available through this link to the website **Living Pittsburgh**: www.livingpittsburgh.com
- ✦ Carnegie Museums of Pittsburgh, along with the Children's Museum and Sportsworks, offer Access/EBT Card participants \$1.00 admission for up to 4 guests. You must present your EBT card and your valid photo ID.
- ✦ Michaels' offers FREE weekly kids craft events (often with free supplies as well). Call your local Michaels or visit www.michaels.com
- ✦ Your local library offers free programs for both children and adults. Locate yours at this link. www.einetwork.net/ein/libraries.html

Health Matters

Marleen's mom, 89 years old **and still golfing**, recommends Dr. Julian Whitaker.

His health insights are available free via his website at: www.drwhitaker.com

If you prefer, a free newsletter subscription (via email) is also available.

😊 Good health and nutrition also affect your **financial** health.

Household Tips

😊 Dawn dishwashing liquid mixed with 2/3 water in a spray bottle. . . is an affective stink bug killer.

😊 Learn to do all kinds of odd jobs and repairs watching a How-To Video (or 2 or 3) video.about.com/money.htm

😊 Tip from Heloise:
To get rid of the ballpoint ink from clothing you launder, place the garment on a towel stain-side down. Lightly dampen a cloth with rubbing alcohol and gently dab (do not rub) the stain.

New Finds

Google Guide

Making Searching Even Easier

Nancy Blachman nancy@googleguide.com

www.googleguide.com

Find out what others paid for the same car at RealCarTips

www.realcartips.com

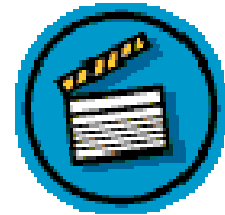
COMPARISON SHOP

MEDICAL COSTS

healthcarebluebook.com

FREE & DOWNLOADABLE

- 1 Audiobooks
- 2 Ebooks
- 3 Videos



... from **PA's Cyber Library**.

Whether you want to entertain the kids with free movies, listen to a book while driving, or learn a new skill; the selection is sure to have something for everyone.

Note: The acclaimed new movie **Your Money Your Life** (for young adults) is also available.

To access these digital materials you need...

1. A valid library card (with barcode on the back – old cards need replaced)
 - **Need a card?** Here is a list of Allegheny County Libraries <http://www.einetwork.net/ein/libraries.html>
2. Internet access
3. A computer or player that meets the system requirements
4. Free software for the computer or device on which you wish to use the materials

A guided tour of this service is available...

- [To take a guided tour of this service, click here.](#)
 - [To review system requirements and download Adobe Flash Player, click here.](#)

How-To Videos on the Web

Note: Most start with a 10 second commercial, please wait

Note 2: Close the small advertising box (on video) by clicking the "x" at the top right of the advertising square.

Banking

Check Book – How to Balance: <http://video.about.com/banking/How-to-Balance-a-Checkbook.htm>

Loans – Personal or Signature: <http://www.youtube.com/watch?v=H9TXdrIWu8&NR=1>

Budgeting programs

Mint / Quicken – FREE - secure budgeting on line: (scroll down the page to see the video)

<http://quicken.intuit.com/personal-finance-software/mint-online-money-management.jsp>

Mint – starting your account: <http://www.mint.com/product/videos/mint-demo/>

Credit

Credit - Reading your Report: <http://video.about.com/credit/How-to-read-a-credit-report.htm>

Credit - Applying for Credit Card: <http://video.about.com/moneyfor20s/Before-You-Get-a-Credit-Card.htm>

Documents - Software

Word - Making a Resume: <http://video.about.com/consulting/Make-a-Resume-in-Word.htm>

Word - Learning Basics: <http://office.microsoft.com/en-us/word-help/get-to-know-word-2007-i-create-your-first-document-RZ010227511.aspx>

Excel - Learning Basics: <http://office.microsoft.com/en-us/training/get-to-know-excel-2007-create-your-first-workbook-RZ010076674.aspx>

Excel - Basics – part 2: <http://office.microsoft.com/en-us/training/get-to-know-excel-2007-enter-formulas-RZ010074593.aspx>

Excel - Additional Tutorials: <http://office.microsoft.com/en-us/training/CR010047968.aspx>

Windows & Computer

Email – Set up Windows Livemail: <http://video.about.com/windows/Set-up-Windows-Live-Mail.htm>

Google Docs (free) - store or share budgets, documents, videos, and more with your Saving Coach, or friends.

<http://www.youtube.com/watch?v=Fcb8o4-vQ9E>