



Providing Consumer Guidance to Beaver County, PA Residents Since 1975

Alliance for Consumer Protection

ACP Newsletter

February 2024

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We're here to help all Beaver County PA residents with consumer issues & disputes, online security, credit issues, budgeting, and more.

Call us today for an appointment to discuss your situation.

724-888-5931

info@acp-beaver.org

DID YOU KNOW?

Talking About Money Can Be Tough!

According to an article at [TD Bank](#), almost half of all Americans (44%) say money is the most difficult thing to talk about—more difficult even than death, politics, or religion. But when you learn how to talk with your spouse or family about money, you can work together toward achieving healthy financial goals.

If you're in the camp that finds money talk tough, take a look at this easy-reading, practical guide, [How to Have a Conversation About Money](#). It will walk you through such topics as how to prepare for a conversation, tips for when you're having the conversation, how to deal with negative emotions, and how to end the conversation well.

The site has additional guides such as sharing goals and attitudes about money, talking with friends about money, and how to talk to grown-up children about money. And if you want more insights, the site has a link to a Facebook group for money-saving tips and support from a community of savers.

While we research our articles thoroughly and strive for accuracy, they are not intended to provide in-depth information or to endorse or warrant the accuracy of all data. We hope they will broaden your awareness of the issues we mention, and as always, we urge you to do your own research. Enjoy!



The Joy of Budgeting

“Oh sure,” you say. “I can’t wait to get up tomorrow and start making a budget!” But know what? If you knew all the things that budgeting can do for you, that might be exactly how you would feel. Imagine feeling in control of the way money flows through your life. Imagine claiming the power to direct that flow.

Did you ever think of budgeting as a practice? When you get down to it, that’s exactly what it is. It’s a practice. The dictionary says a practice is “repeated performance or systematic exercise for the purpose of acquiring skill or proficiency.” As an example, it gives the statement, “Practice makes perfect.”

That’s a good thing to keep in mind. Budgets don’t start out perfect. Month by month, you develop more skill at creating one that works well for you. It’s like learning to play a game or a sport. It gets easier, and the result gets more refined as you go along. But right away, you begin to reap the benefits of your efforts.

One of the first benefits is the expanded awareness it gives you about where your hard-earned money is going. You begin to pay more attention to your spending, giving more thought to the impulse purchases you’re tempted to make. You start spotting unnecessary expenses that you could cut, freeing more of your money for reducing your debt, building your savings, or adding to an emergency fund for unexpected expenses.

The enhanced sense of being in control of your money reduces stress and anxiety about your financial condition. You learn to shop with an eye to the value of your purchases; you look for sales and money-wise offers. You get more disciplined with your use of your funds and can begin to focus on saving for meaningful long-term goals, like buying a house, or a special vacation, or retirement or the kids’ education.

Whether you’re new to budgeting or have been living with one for a while, there’s always more to learn. Search for “How to Budget” on YouTube and you’ll find a treasure-trove of information, some of especially geared for beginners, low-income families, and those with wealth-creation goals.

You can also Google “How to budget money,” for a host of helpful tips. Free budget templates are also plentiful with a search.

For help in getting started, attend one of our free workshops on financial literacy (See p. 5) or call us (724-888-5931) if you need personal coaching.



What to Include in Your Budget - A Checklist

The first step in creating a budget is to add up all your monthly expenses. Once you determine what must be paid, you can decide when you'll pay each bill, based on when you receive income and due dates of bills.

To get started, here's checklist of the expenses a typical budget would include, categorized by Needs (the things you *must* pay), Wants (optional spending), and Savings and Debt repayment.

NEEDS		WANTS	
	Rent/Mortgage		Clothing, accessories, jewelry, etc.
	Renters/homeowners insurance		Hair, beauty care
	Property tax bill		Dining out
	Car payment		Special meals at home
	Auto insurance premium		Alcohol, tobacco
	Auto registration		Movie, concert & event tickets
	Auto inspection		Books & magazines
	Car maintenance and repairs		Travel expenses
	Parking fees		School/work supplies
	Public transportation		Cable or streaming packages
	Groceries, including pet food		Home décor
	Cleaning & personal care products		Store/online membership programs
	Health insurance premium		Yard care
	Out-of-pocket medical		Housekeeping services
	Veterinary costs & medications		Pet grooming
	Life insurance premium		Church offerings
	Electricity		Charitable donations
	Natural gas/propane/heating oil		Other
	Water and sewage		SAVINGS AND DEBT REPAYMENT
	Sanitation/garbage bill		Savings account contribution
	Phone bill		Emergency fund contribution
	Internet bill		401(k) contribution
	Minimum credit card payments		Individual Retirement Account contribution
	Minimum student loan payment		Other investments
	Other minimum loan payments		Additional credit card payments
	Child support/alimony payments		Additional payments on students loan
	Child care		Additional payments on mortgage
	Other		Other

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Nifty Thrifties

10 Tips for Sticking to Your Budget

1. Consider setting up auto-drafts at your bank to pay your fixed monthly bills and to transfer funds to your savings.
2. Plan your meals. Here's how: <https://www.ramseysolutions.com/budgeting/create-a-meal-plan>.
3. Do grocery shopping online to avoid impulse purchases.
4. Double check your calendar so you're not surprised by upcoming events and special occasions. You can print a monthly calendar to keep with your budget planning here: <https://print-a-calendar.com/printable-calendars/one-page-per-month>
5. Track *all* your spending. Those nonessentials you grab every month for under \$10 add up.
6. Slow down on impulse buys. Learn to say no or not now.
7. Sleep on big purchases.
8. Never let someone pressure you into making a financial decision "right now."
9. Try a no-spend challenge for a weekend, a week, a month.
10. Plan your budget with your family to increase accountability. When more than one person is working toward a common goal, it's easier to stay on track.

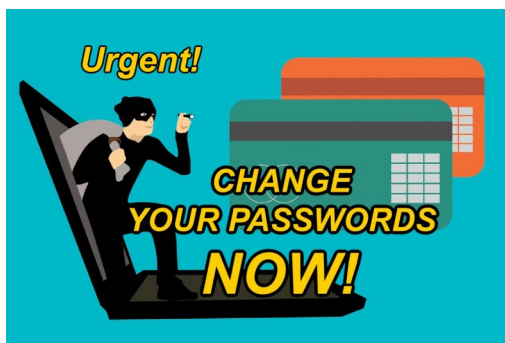
Sources:

<https://www.ramseysolutions.com/budgeting/steps-to-help-you-stick-to-your-budget>

<https://www.td.com/us/en/personal-banking/6-tips-to-help-you-stick-with-your-budget>

<https://www.valleyfirst.com/simple-advice/money/ways-to-stick-to-your-budget>

MASSIVE DATA BREACH DISCOVERED



MSN.com recently reported* that somewhere between **15-26 BILLION records** of leaked, breach, and sold data has been discovered on the web. To protect your personal and financial data, change your passwords immediately.

For tips on creating a strong password, see <https://edu.gcfglobal.org/.../creating-strong-passwords/1/> Or attend our free workshop on Strong Passwords and Online security. (See p. 5)

*<https://www.msn.com/en-us/news/technology/26-billion-reasons-to-protect-yourself-after-a-massive-data-leak-is-exposed/ar-BB1hNvTE>

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ACP'S WINTER WORKSHOPS

All workshops are presented by Dr. Kimberly Underwood, ACP's Executive Director, at the Community College of Beaver County, PA , Center Campus, and are open to the public free of charge.

To Register, Call 724-888-5931

Thursday, February 22, 6-7pm - Financial Literacy

Explore the foundations of personal finances and paying off debt faster in this eye-opening course. We give you tools to make healthy financial decisions with monthly expenses in the budgeting portion of our class. Also, we will shed light on how to make good decisions regarding paying off debt more quickly, saving on interest you pay, overall.

Friday, February 23, 12-1pm - Raise Your Credit Score

Learn all the essentials to get started improving your credit score. The journey begins with details about getting access to your credit score on a constant (free!) basis and getting your credit report. Discussion continues with deciphering how to read your report and identifying problems that can be repaired. We finish the course with strategies to get your score moving upward and to dispute inaccuracies that might be keeping your score low.

Friday, March 8 Noon-1pm - Online Security and Strong Passwords

Examine common internet and email security issues we all face today. Learn the important rules to follow when considering whether to click on a link or email attachment. Develop solid strategies for creating (and remembering!) your own strong passwords using tools provided in the course. Explore the specific tools you need to keep your email, bank account, and personal information safe.

Are Contactless Credit and Debit Cards Safe?

A lot of myths are circulating about the safety of using contactless credit cards. But in fact, they're actually safer than cards you swipe or insert to scan. (<https://www.retailcontrolsolutions.com/5-myths-about-the-safety-of-contactless-payments/>).

The biggest danger is probably that the ease and speed of using them can lead to lack of awareness or monitoring of your spending. Make it a habit regularly to check your bank statements or transaction history to see where you may have forgotten a charge and to spot unauthorized or suspicious charges. If you find a charge you didn't make, contact your bank or card issuer immediately.

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Help Us Help Others

When you become an ACP sponsor, your tax-deductible donation helps us with our operating and outreach expenses, none of which are included in our grants, as we provide consumers with no-cost complaint resolution/mediation, debt and credit counseling, credit score improvement, budgeting, and online security education.

Benefits of Sponsorship

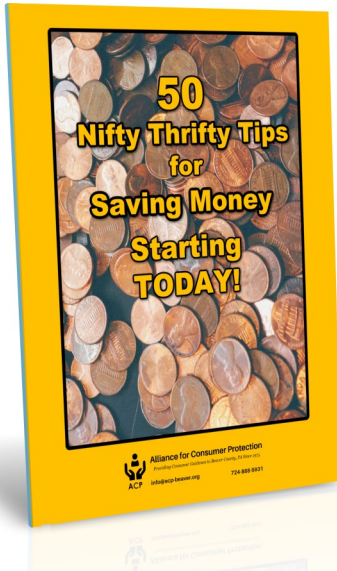
- ◆ Annual subscription to our newsletter, filled with money-saving tips, scam alerts, our workshop schedule and more, delivered directly to your email inbox.
- ◆ Free copy of “50 Tips for Saving Money—Starting Today!”
- ◆ Sponsoring Businesses receive recognition in every issue of our newsletter and at our community fund-raising events.

Please check one:

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Thank You!

Your sponsorship is sincerely appreciated.



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**DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT**

The Alliance for Consumer Protection is funded in part by the PA Department of Community and Economic Development and material support is provided by the Beaver County Board of Commissioners.

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New Email Scam Targets Food Stamp Recipients

The PA Department of Human Services is warning about a “phishing” scam aimed at SNAP (food stamp) recipients. An email lures them into giving up personal information in order to receive a “settlement payment.” Here’s the text of the alert from DHS:



The scam involves an email from a **experience@travelfoodstampassistanceforyou.com** address and implies that SNAP recipients may be eligible for a “settlement payment” if they fill out their personal payment information. **This is a scam.** An example of the scam might look like this:

On Thu, Feb 8, 2024 at 8:08 AM, Food Stamp Assistance <experience@travelfoodstampassistanceforyou.com> wrote:

Confirmation of Claims ~
Member
Member ,

Your **confirmation is needed** at the next webpage in order for your claim to get processed. A

settlement payment

could be waiting for you upon claim confirmation.

[Confirm Claim](#)

“DHS will never ask for personal information in an unsolicited email, text message, or phone call. If someone is claiming to be from or affiliated with the Department and they are asking you for your personal information, it is a scam,” **said Secretary Arkoosh**. “Please do not fall victim to identity theft. If you ever receive a suspicious call or text asking you for information about your benefits or for your financial information, please inform the DHS fraud tip line immediately so the proper authorities can investigate.”

Please report any texts or calls about DHS benefits that seem suspicious by calling the DHS fraud tip line at 1-844-DHS-TIPS (1-844-347-8477).

https://www.media.pa.gov/pages/dhs_details.aspx?newsid=991



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