

March 2010 Newsletter

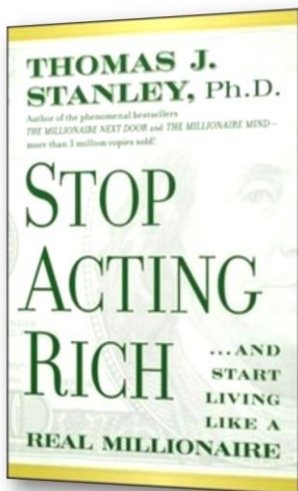
Financial Planning for Women

New Debit & ATM Card Rules

The Federal Reserve will implement new rules giving debit and ATM card users more options regarding overdrafts. The rules will be effective on July 1, 2010, and in the coming months financial institutions must offer consumers the ability to make decisions about overdraft services with their debit or ATM cards. Learn more about how the [new overdraft rules](#) will affect you on the Federal Reserve website.

Don't forget! Last month on Feb 22, 2010 the Federal Reserve added new credit card rules for credit card companies to protect consumers. Check out more about what you need to know about the [new credit card rules](#).

Stop Acting Rich...And Start Living Like a Real Millionaire



Thomas J. Stanley is a former university professor and co-author of the book *The Millionaire Next Door*. His latest book is titled *Stop Acting Rich...And Start Living Like a Real Millionaire*. A review by the [Washington Post](#) stated:

"Stanley has one major purpose for this latest installment in examining the lifestyles of the truly rich. He wants to make the case that if people stop acting rich, they can achieve the kind of happiness money can't buy...Don't be a great pretender, pretending you're doing well when you only look the part. Read this book and find out how to emulate real-deal millionaires."

Copies of the book can be found at local and online book retailers.

Stop Credit Card Solicitations!

A good way to protect yourself from ID theft (and to save paper and trees) is to OPT OUT! Visit the website optoutprescreen.com or call 1-888-567-8688 to learn more.

Forward this message to a friend! Bring a woman to FPW who has not attended before and receive your choice of a personal finance book as a reward.

Upcoming Events

March 10: *Insurance Basics*

Please email jean.lown@usu.edu with specific questions on insurance that you would like covered on March 10th.

April 14: *Investing Basics*

Remember: In 2010, FPW is using the workbook *Money Talk: A Financial Guide for Women*.

If you have a workbook, please bring it with you to the workshops. If not, we have more workbooks available for a suggested donation of \$15 or any amount you can afford.

What is FPW?

Financial Planning for Women (FPW) is a monthly educational workshop to encourage women in the community to take more responsibility in planning for their long term financial security. FPW meets the second Wednesday of each month (except December). There are two meeting times: 12:00 – 1:00 p.m. in the USU Taggart Student Center room 335. Bring your lunch. The same program is repeated in the evening 7:00 – 8:30 p.m. at the Family Life Center, 493 North 700 East, Logan (at bottom of Old Main Hill). The longer evening time slot allows for more discussion. Programs are FREE and registration is not required. For further information, call (435) 797-1569 or email jean.lown@usu.edu, or visit the website at <http://www.usu.edu/fow/>

Please visit the FPW **blog** for updates!
<http://fpwusu.blogspot.com/>

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Planning for Women

More Tax Tips!

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) can be a financial boost for working people adversely impacted by hard economic times. Check it out so that you don't miss out! To learn more about the EITC, read the [IRS Tax Tips](#).

New Vehicle Tax Deduction

If you bought a new vehicle in 2009, you may be entitled to a special tax deduction for the sales and excise taxes on your purchase. Here are [eight important facts](#) the IRS wants you to know about this deduction.

Beware of Tax Refund Scams

A new policy statement was released regarding tax refund-related products. It gives alternatives taxpayers have for receiving their income tax refunds and sets forth consumer protection and safety. To learn more, visit the [occ.gov](#) website.



10 Great Movie Rentals!

Here are some classics that can inspire and teach personal finance lessons. (See [Kiplinger](#) for more details)

1. Gran Torino (2008)
2. Auntie Mame (1958)
3. Maxed Out: Hard Time, Easy Credit and the Era of Predatory Lending (2006)
4. Confessions of a Shopaholic (2009)
5. Mr. Blandings Builds His Dream House (1948)
6. Enron: The Smartest Guys in the Room (2005)
7. Working Girl (1988)
8. The Treasure of the Sierra Madre (1948)
9. Mildred Pierce (1945)
10. It's a Wonderful Life (1947)

Acknowledgements

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Edited by Jean Lown and Diana Burk

Workshops & Events

"The Nuts and Bolts of Nickels and Dimes":

A financial management workshop on budgeting, saving, and debt management. Costs \$15 per household and scholarships are available. Held the 1st and 3rd Wednesday of the month, 6:45 P.M.-9:00 P.M. at the Family Life Center (493 North 700 East, Logan). To register call 797-7224.

Home Ownership Workshop:

March 6th, April 10th, and May 8th at 8:30 am – 4:30 pm. To register call 797-7224.

Smart Money – Education Series For Teenagers:

For teenagers 14-18 years old and their parents, at the USU Charter Credit Union (198 N. Main, Logan). Held in downstairs conference room (enter at rear of building). Workshops are FREE. To register call 753-4080 Ext 3400 or moneyteacher@usuccu.org.

Financial Counseling:

The USU Family Life Center is the best source for basic money management and getting out of debt. PowerPay computer debt analysis is offered. Sessions cost \$5 for 1st session. Sliding scale charges based on family size and income for further counseling sessions. Visit the website: <http://www.usu.edu/fchd/html/housing-financial-counseling>

Thursday Night at the Bar:

Volunteer attorneys provide preliminary counseling and general legal information to individuals, held the 2nd Thursday of every month, 5:30 – 7:30 pm at Cache County Courthouse (199 N Main St, Logan).

Kiplinger Short Clips

Kiplinger has several mini videos that cover various financial topics and provide consumer with basic financial information. View the video clips at <http://www.kiplinger.com/video/>.

For anyone that missed the February FPW workshop, or would anyone who would like a review, select these clips to learn some credit and debt tips:

- How to Pick the Right Credit Card
- Protecting Your Credit Score
- Beef Up Your Credit Score
- 5 Ways to Get Out of Debt Faster

Other Resources

Find a [Utah Lawyer Directory](#)

eXtension: http://www.extension.org/personal_finance

Read [Idaho's Two Cent Tips](#)