



Center For Consumer Credit Counseling

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CENTER FOR SIOUXLAND

July 2015

\$ 10 Tips For a Better Budget \$

Dates to Remember	
*	CCCC is closed every 2nd Thursday from 9:00—10:00.
*	CCCC will be closed Friday July 3rd.
*	CCCC will be closed Monday September 7th.

1. Know your budget-busters and stay away! - If it's the mall, don't go. If it's QVC, turn it off. Avoid all budget-busting temptations.

2. Wait before purchasing—Never buy a large purchase without waiting a week to really be sure that it is the best use of your money.

3. Have fun money—Don't deprive yourself. Make a budget line for some fun time too.

4. Focus on savings—Even saving a little will help reach goals and help out in emergencies.

5. Use cash—Give yourself a cash budget for weekly spending. This can help you see where your money is going.

6. Pay down debt—Work hard to pay down your debt. The faster it is paid, the faster you have the money back.

7. Track your spending—Keep receipts or carry a notebook. Little things can add up fast!

8. Share responsibility—Don't put the budgeting responsibility on one member of the household. Get everyone involved.

9. Prioritize bills—Make sure the most important bills, such as housing and utilities, are paid first.

10. Don't beat yourself up—There will be slip ups and failures. Dust yourself off and try again. Nobody is perfect!

REMINDER

Remember to send copies of statements every 3 months. Thank You!

CCCC would like to welcome a new staff member. Lori Scott joined our staff on May 4th as a Credit Counselor. She brings a wealth of knowledge and experience in the area of budgeting, and is excited to start helping clients. We are happy to have her on board. You can contact Lori at 252-1861 ext. 29. If you have any questions, please contact our office.

Pardon Our Progress

Monday July 6th, we will begin a remodeling project that will last 3-4 months.

We will be doing work on the inside, as well as on the outside of the building.

Please be aware that this may make parking an issue so please take that into consideration when dropping off payments or coming in for appointments.

Thank you for your patience.



Identity Theft

What is Identity Theft?

Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

How to Protect Your Information

- Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to annualcreditreport.com or call 1-877-322-8228.
- Read your bank, credit card, and account statements, and the explanation of medical benefits from your health plan. If a statement has mistakes or doesn't come on time, contact the business.
- Shred all documents that show personal, financial, and medical information before you throw them away.
- Don't respond to email, text, and phone messages that ask for personal information. Legitimate companies don't ask for information this way. Delete the messages.
- Create passwords that mix letters, numbers, and special characters. Don't use the same password for more than one account.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has "https" at the beginning of the web address; "s" is for secure.
- If you use a public wireless network, don't send information to any website that isn't fully encrypted.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Set your computer's operating system, web browser, and security system to update automatically.

If Your Identity is Stolen...

Flag Your Credit Reports

Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

Order Your Credit Reports

Each company's credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

Create an Identity Theft Report

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- file a complaint with the FTC at ftc.gov/complaint or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.