

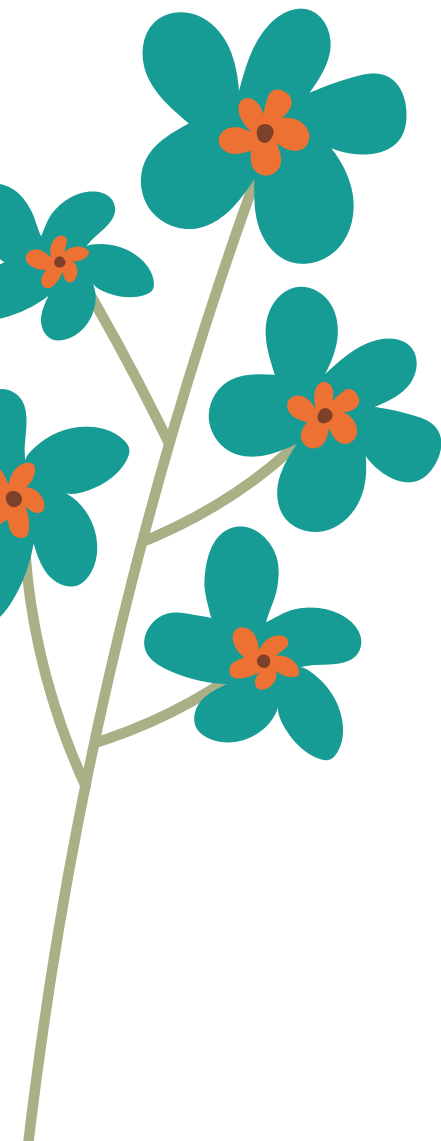
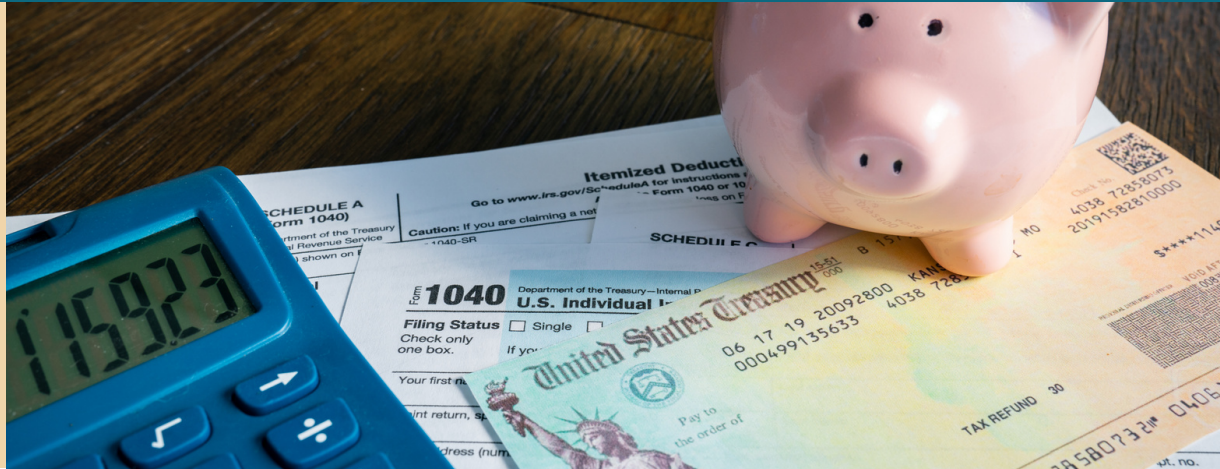
READY, SET, SAVE!

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SPRING 2024

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WHERE’S MY 2023 TAX REFUND?



So, you may have already filed your income tax return for 2023 but you are wondering where your refund is or when to expect it. If you filed your taxes electronically and you chose to receive your refund by direct deposit, the refund will probably be issued within 21 days. If you mailed your return, it may take up to four weeks or more to process your return.

You can track your refund by using the IRS “Where’s My Refund” tool at www.irs.gov. It will track when you submitted your return, when it was approved, and when a refund is issued. If you filed electronically and you chose direct deposit, you can expect it to land in your bank account within five days from the date that the IRS approved your return or, you can call 800-829-1954.

You can check the status of your return 24 hours after e-filing or after four weeks if you paper filed. Information is updated once per day by the IRS. You will need your Social Security or taxpayer ID number, your filing status, and the exact amount of your return.

Spring is blooming with possibilities!



INSPECT YOUR INSURANCE BILL BEFORE YOU PAY IT!

All US drivers are required to carry auto insurance. But are you getting all of the discounts that you could potentially receive? There are a few little-known discounts that you may be able to tap into:

- If you drive your car less than 25 miles per day, and you are with the correct insurer, you may qualify for a discount.
- There are some insurers that will give you a discount if you have had no traffic tickets in the last 3 years.
- If you have had no car accidents in the last 3 years it shows the insurer that you are a careful driver which may also be a potential discount.
- If you are over 25 years old, you may qualify for a large discount. If you are 39 or 55, you may likely get another discount. Those drivers over 55 often get extra savings because they could request a retirement or "pleasure use" discount.
- There is also a discount if you live in a qualified zip code or neighborhood with minimal thefts.
- If you have renter's insurance, be sure to ask your insurance agent if you can bundle to get a better rate for both renters and auto insurance.

You may not realize it, but insurance agents make a commission based on premiums, so the higher your premium the more they receive for a commission. This is why you must ask for discounts; they are not automatic. Compare and get fair quotes to get the biggest discounts.

We are all living in a super-busy life and most of us don't want to take the time to research a new auto quote. Most find it easier to just stay with the insurer you have. Just know that most companies offer rewards to their policy holders for renewing their policies every year. There are plenty of benefits of continuing with the same insurance company at the time of renewal.

Is it worth it to stay loyal to your insurance company? It depends. It is recommended by insurance experts to get quotes from different insurance providers but make sure you compare apples to apples. You should pay close attention to the discounts that they may offer before deciding. You should also compare the credibility of the insurance provider's customer support as well as their claims handling process. It is beneficial to understand that being loyal can pay off at times, but it might not be the best preference in all situations. The Bottom Line – You can make a smooth switch to another insurance company if you feel that's the smartest option for you. Compare the pros to cons of both companies and determine which is favorable and makes the most sense.

There are discounts out there...it just takes time and research to make sure you have found the right plan for you!



BENEFITS.GOV



You can use benefits.gov to search for government assistance. A new eligibility feature has been added. The [Benefit Finder](#) questionnaire is a great place to start when visiting Benefits.gov. Here are some tips to know about the Benefit Finder:

- Based on questions you answer in the Benefit Finder about your personal situation, a list of benefits will show that you may be eligible for, along with next steps for how to apply.
- Their prescreening technology compares the answers you submit in the questionnaire with eligibility criteria of the more than 1,200 federally funded benefits on Benefits.gov.
- The more questions you answer, the better they can prescreen your eligibility for the benefits in your results list.
- The questionnaire takes around 10 to 20 minutes to complete, but you can save time by having basic information on hand like your education and financial history.
- [Benefits.gov](#) never asks for any personal information such as a phone number, address, or Social Security number and does not save your answers.

Their new eligibility feature is the same prescreening technology used on the Benefit Finder. If you know what benefits you are looking for, you can go directly to the [Browse Benefits](#) page or locate it through the search bar.

- This feature uses the same prescreening technology as the Benefit Finder, so your answers to the questionnaire will be compared to the benefit's eligibility requirements to check eligibility.
- This shortened questionnaire should take under 5 minutes to complete.
- While Benefits.gov does not accept benefit applications at this time, the results tab will help guide you on the next steps in the application process.
- Your results tab will also display a list of other benefits you may be eligible for based on the questions you answered.

If you are looking for specific benefit programs, such as the [Supplemental Nutrition Assistance Program \(SNAP\)](#) or [Economic Injury Disaster Loans \(EIDL\)](#), you can search for these programs directly on Benefits.gov, where you can also find application and contact information and use the eligibility checker for each program at the bottom of the page.

On Benefits.gov, you can also [Browse by Category](#) to browse a list of similar benefits, such as [Employment and Career Development](#) or [Food and Nutrition](#) and filter by state to find programs specific to your state.

Benefits.gov does not accept or manage applications for government benefits. While you cannot apply for benefits or check your application status directly on the Benefits.gov website, Benefits.gov can help guide you to the next steps in the application process. You can find application information on each program page on Benefits.gov. You will also find a link to the managing agency's website where you can contact the agency directly about the application process.



6 TIPS TO MAKE LIFE A LITTLE EASIER

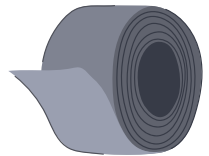
We all have very busy and sometimes hectic lives, leaving little time to take care of ourselves, our homes, and even our responsibilities. Here is a list of tips that can make your life a little easier.



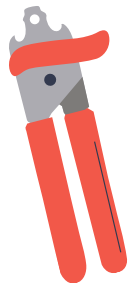
1. **The Easiest Way to Clean Your Microwave** – Whether you are dealing with a grimy microwave or one that simply needs refreshed, this life hack is quick and easy. Simply place 8-10 ounces of water into a microwave safe cup/dish with one teaspoon of white vinegar. Turn the microwave on as if you are going to boil water. Bring the water to a boil and let the steam soften the stains for a couple of minutes. The steam softened stains will wipe right off leaving your microwave clean and fresh.



2. **Never Struggle to Open Jars Again** – It can be a little humiliating to admit we can't open a jar; this trick can ease your struggle. Put adhesive tape (duct tape) on the lid for a better grip. Twisting the lid will be easier and it should be improve your grip.



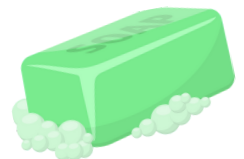
3. **Open Hard Plastic Easier** – We have all struggled with opening rigid plastic packages, especially at the holidays. Rigid plastic packages can be opened by simply treating them as a piece of metal and using a handheld can opener. Line up the can opener along the edge, ensure a tight grip, and then proceed to spin the opener to begin cutting. You can also use tin snips.



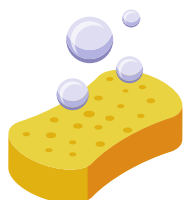
4. **Wrap an Elastic Rubber Band Around Your Soap Dispenser** – We all use too much soap when we bathe and wash our hands. In fact, men, women, young and old, and kids tend to use more soap than what is really needed. To reduce soap usage, wrap an elastic rubber band around the soap dispenser as indicated in the picture. It's a great way to reduce waste and save money!



5. **Scatter Strong Scented Soap Pieces (Like Irish Spring) in The Summer** – We all want to keep bugs and pests away during the summer months. Most pests, including larger animals like rabbits and deer, hate the smell of strong soap. Rodents hate it as well. Carve small sections of strong soap into pieces and scatter around the foundation, inside the perimeter of outside sheds and barns, and you can even put them in your attic to deter mice.



6. **Want Fog Free Mirrors** – To prevent your bathroom mirrors or even your side mirrors on your car from fogging up simply apply a small amount of car wax to the mirror, let it dry, then buff with a soft, dry cloth. Genius, right?



IS IT TIME FOR A CREDIT CHECKUP?

It is critical to check your credit report for accuracy since errors can sabotage opportunities like renting or buying a home, buying a car, or even landing a new job. If you are seasoned or new at understanding credit, it's still a good idea to check in once per year at a minimum.

The first errors you should check for include basic mistakes such as a name misspelling, incorrect addresses, and bigger issues like late payments that were not actually late, or someone else's debt showing up in your report. Negative items in your report can remain there for up to seven years.

The three credit reporting agencies (Equifax, Experian, TransUnion) have immense power over your finances, yet sometimes they get it wrong and have incorrect information. If you find errors or mistakes it is important that you work to get them resolved.

First: Visit www.AnnualCreditReport.com to get your free reports. The credit reporting agencies may try to get you to sign up for other services, so just ignore those offers.

Second: Look for the maroon tab "Request your free credit reports." Then select which credit report you want (Equifax, Experian, TransUnion). You will have to verify your identity before can access your report.

Third: Once you have your report, review your name spelling, address, or any other debt being reported that does not belong to you.



Fourth: After you have reviewed your report, you can participate in a survey. Your input helps hold credit reporting agencies accountable.

If you find errors, you need to learn how to report/correct them. You may want to consider filing a dispute on information that is inaccurate. There is no fee to file a dispute. You can file a dispute with the business who provided the information to the credit reporting company and/or with the credit reporting company who included the information in your credit report.

The Federal Trade Commission's website has information about reports, [how to dispute errors](#) on credit and the Consumer Financial Protection Bureau's website provided additional guidance about [disputing information on credit reports](#).

AnnualCreditReport.com





Strengthening families. Strengthening communities.

“Empowering and educating people to improve their financial, physical, social, career, and community well being.”



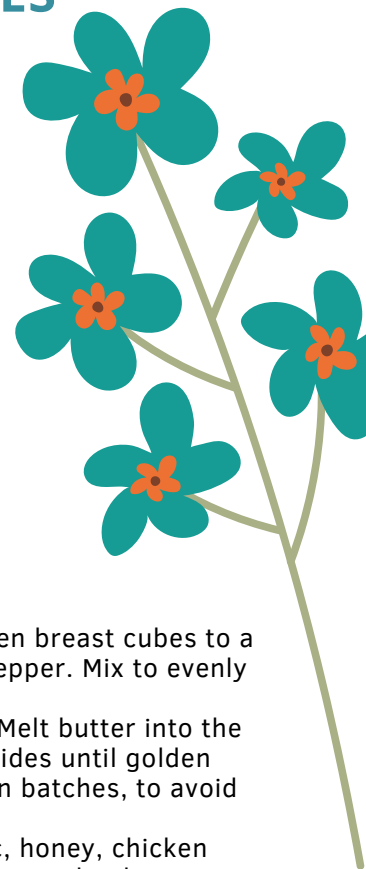
P: 856-251-0311 | F: 856-251-0518



HONEY GARLIC CHICKEN BITES

INGREDIENTS

- 1lb boneless skinless chicken breast, cut into 1-inch cubes
- 2 teaspoons cornstarch
- Kosher salt and freshly ground black pepper, to taste
- 1 tablespoon olive oil and 1 tablespoon unsalted butter
- 4 cloves garlic, finely minced
- 1/4 cup honey
- 3 tablespoons low-sodium chicken stock
- 1 or 2 tablespoons lemon juice
- 1 teaspoon hot sauce (Sriracha), optional
- 1 teaspoon red chili pepper flakes, for garnish
- 1 tablespoon chopped fresh parsley, for garnish



From our home to yours...



DIRECTIONS

1. To make the honey garlic chicken bites: Add the chicken breast cubes to a large salad bowl together with cornstarch, salt, and pepper. Mix to evenly coat all the chicken pieces.
2. Heat the oil in a large skillet, over medium-high heat. Melt butter into the oil and add the chicken breast cubes and cook on all sides until golden brown, for about 6-8 minutes. You may need to work in batches, to avoid overcrowding the pan and steaming the chicken bites.
3. Once the chicken is done cooking, pour over the garlic, honey, chicken stock, lemon juice, and hot sauce (if using) and stir to completely coat; allow the sauce to simmer for a couple of minutes to meld all the flavors and reduce a little until it sticks to the chicken bites.
4. Garnish the honey garlic chicken bites with fresh chopped parsley and red chili pepper flakes, then serve over rice. **Enjoy!**