

IN THIS ISSUE:

Think Before You Tap (Text Scams).....	1
The Amazon List.....	2
Digital Afterlife (What Does That Even Mean?...	3
Student Loan Collections Resume.....	4
Homeowner Disaster Preparedness.....	5
Car Repairs & Maintenance.....	6
Summer Staycation Planning.....	7
Summer Recipe.....	8



THINK BEFORE YOU TAP: THE RISE OF TEXT MESSAGE SCAMS

The Federal Trade Commission (FTC) reported that in 2024 consumers lost \$470 million to scams that started with a text message.

Did you know that people almost always open text messages? In a new **Data Spotlight** about the big jump in reported fraud losses involving text scams, the FTC notes a study finding open rates can be as high as 98%. Those are really good odds for a scammer. When scammers get responses to their messages, they're cashing in. Here's how to increase your chances of keeping your money safe.



Some text scams start as fake fraud alerts. You get a message from someone claiming to be from the fraud department with Amazon or your bank, offering to help with a suspicious charge. But that's the hook they use to get you to respond by messaging back or calling a number. Instead of help, they'll spin elaborate lies and drain your bank account.

Or maybe you get a text about a problem with a delivery or a message about unpaid tolls. In both cases, they tell you to click a link to fix the issue. When you land on what seems to be the USPS or highway toll program website (they're not), they tell you to pay "re-delivery fees" or "unpaid tolls." That's when you might end up giving your credit card or even your Social Security number to a scammer.

Continued...

Scammers also use phony job opportunities and “wrong number” texts to convince you to respond. No matter what story you get, here are ways to avoid text scams:

Don't reply to unexpected text messages. It could lead to a scam.
Never click links in unexpected messages. Scammers want you to react quickly, but it's best to stop and check it out.

Don't assume a text from a known company or organization is legit. Check it out. Reach out to the company, state tolling agency, or bank using a phone number or website you know is real — not the info from the text.

Delete and report scam texts using your phone's “report junk” option or forward unwanted texts to 7726 (SPAM). Learn more at ftc.gov/textscams.

Below is some advice for consumers on how to handle text message scams, including:
Forwarding messages to 7726 (SPAM). This helps your wireless provider spot and block similar messages.

Reporting on either the Apple iMessages app or Google Messages app for Android users.
Reporting to the FTC at ReportFraud.ftc.gov.



THE AMAZON LIST

If you are unfamiliar with the Amazon list hack, here is where to start. Create an Amazon list of everything you usually buy, then check the list often to see what is on sale. You may not think you have time, but it only takes about three minutes a day. Watch the prices and when they drop make your purchase. It will automatically be removed from your list. Then do the same until all items are gone.

Here is what to do:

Create your list by going to the profile icon in the app or by hovering over “Account & Lists” on your desktop.

From there you set up your list (you can search for products that you would usually purchase). When you find an item click “Add to List” which is under “Add to Cart.”

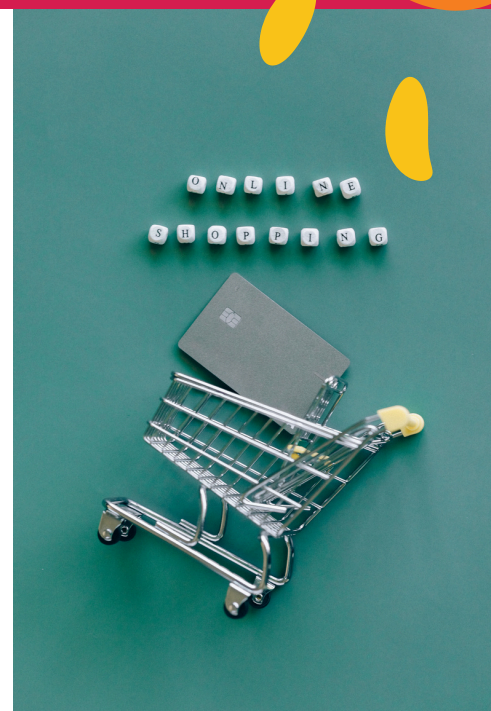
Select the list you want the items to be added to. You can find more about Amazon lists [here](#).

Repeat the process to create an unlimited number of lists.

When you scroll through your list, you will be able to quickly search for discounts. You can add to it over time, and you can use price comparisons to make sure to get the best deals.

Example: Create a list in early November for the upcoming holiday season. You can decide on your gift list and add things as you think of them. Don't forget gift boxes, wrapping paper, and ribbon. Making your list early will allow you to look for deals throughout November and December.

Utilizing an Amazon list can help you snag great deals on items you regularly purchase. You can use this strategy on anything you plan on buying: vacation items, party supplies, back-to-school items, birthdays or other holiday gifting events.



DIGITAL AFTERLIFE (WHAT DOES THAT EVEN MEAN?)



It seems that life is getting more and more complicated. Estate planning now needs to include leaving instructions for handling your digital accounts. Think, smartphone, photos, and computer files. Most of us have not given much thought to this as we concentrate on property and money distributions.

Below are some ideas for getting your digital material in order, as well as dealing with the accounts of those who departed without leaving instructions.

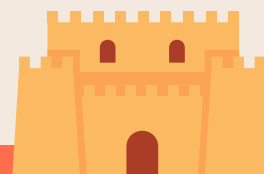
Create Your Digital Directive

There is a law known as the Revised Uniform Fiduciary Access to Digital Assets Act, enacted by most states, that gives a chosen representative (like your estate executor) the authority to manage your electronic affairs. It is recommended that you create a document stipulating how you want your online accounts and all digital content handled when you die or become incapacitated, and keep it with all your other important documents.

Proceed carefully, as you will need to provide your usernames and passwords. Find a safe place to list the credentials for all your financial institutions, as well as any e-commerce stores, insurance policies, online storage, email, social media platforms, cable and wireless carriers, medical apps, and media subscriptions. Be sure to include your passwords and passcodes to give access to your password manager app, phone, computer or tablet; as most manufacturers can't bypass a PIN code without erasing the device. Your survivors may also need your contact list to tell people that you've passed, and they may need to keep your phone accessible for any two-factor authentication codes.

You can encrypt and store this sensitive information if you use a password-manager app. Wirecutter, the product review site owned by The New York Times, recommends 1Password (\$3 a month for individual plan, and \$5 a month for the shared family plan), or Bitwarden (free, with in-app upgrades). Apple and Google also have their own free apps, which save and store passwords on devices running their software. You can always use an analog option, printing out the list or writing it all down in a notebook. Be sure to keep it updated, and make sure you keep it locked in a safe or a different secured location.

Do some research and consider designating a Legacy Contact person for your accounts such as Apple, Google, Facebook and other accounts. Whoever you select will handle that account after you are gone. You can do this from the setting of your iPhone, iPad, or Mac computer.





STUDENT LOAN COLLECTIONS RESUME:

WHAT BORROWERS NEED TO KNOW

In May 2025, the Trump administration officially restarted collections on defaulted federal student loans. Specifically, the Department of Education announced on April 22, 2025, that collections would resume on May 5. This means that the government can start seizing tax refunds, Social Security benefits, and eventually wages. This decision followed a pause in collections that began in March 2020 due to the COVID-19 pandemic. During the pause, borrowers weren't penalized for falling behind on repayment. Now the administration is saying it's time to pay up.

So how do you get your payments back on track if you're in default? The best first step is to contact the [Default Resolution Group](#), a group within the Department of Education that specializes in defaulted federal student loans. They can explain your options and help create a personalized plan to get you back on track. They will probably suggest either a loan rehabilitation or a loan consolidation.

- **Loan Rehabilitation:** This involves making nine affordable, on-time monthly payments within a 10-month period. Successful rehabilitation removes the default from your credit report and stops collection activities. You also regain eligibility for federal student aid and other benefits.
- **Loan Consolidation:** This involves combining your defaulted federal student loan(s) into a new Direct Consolidation Loan. To consolidate a defaulted loan, you either need to agree to repay the new loan under an income-driven repayment (IDR) plan or make three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before consolidation. Consolidation can be a faster way to get out of default, but the default will remain on your credit report.

If you are delinquent/behind, you should contact your student loan servicer and try to get into an affordable repayment plan or an income-driven repayment plan. (Income-based repayment plans for student loans are available again. The application was briefly removed from the StudentAid.gov website, but it is back now.) Your loan servicer may have other options as well. If you don't choose a repayment plan, your loan servicer will place you on the Standard Repayment Plan (a 10-year fixed repayment plan). This plan may result in higher monthly payments.

The Department of Education pays loan servicers to provide federal student loan support on behalf of the government at no cost to you. If you have issues managing your loans or making payments, your loan servicer can and will help. Reach out if you need help making payments or understanding the options.

Email or chat with your loan servicer. He/she can help you with payments, repayment plans, and loan forgiveness programs. You can also call your servicer, but calling is not the best option. Call, email, or chat with the Federal Student Aid Information Center. Representatives can assist you with your StudentAid.gov account.



STUDENT LOAN COLLECTIONS RESUME:

Continued...

- You can Chat with Aidan, their virtual assistant, by selecting the owl icon in the lower right-hand corner while using their website. Aidan will provide quick answers to commonly asked questions. If you're logged in, Aidan can pull up information about your loan(s).
- You can find other personal finance resources from the Consumer Financial Protection Bureau.
- You can manage your loans for free at StudentAid.gov.
- Do not pay for help: The Education Department is warning about potential scams.

Know this: Scammers might try to reach out to steal your money and information. Here is how to avoid student loan scams:

A graphic from the Federal Trade Commission (FTC) titled "Want to spot student loan scammers? Listen up." It lists four warning signs: "Don't rely on government seals or logos," "Don't buy promises of special access," "Never pay an upfront fee," and "Never share your FSA ID." The graphic includes icons for a warning sign, a graduation cap, a dollar bill, and a government building. At the bottom, it says "Manage your loans for free at StudentAid.gov" with a button linking to the website.

FEDERAL TRADE COMMISSION

**Want to spot student loan scammers?
Listen up.**

- ▶ Don't rely on government seals or logos.
- ▶ Don't buy promises of special access.
- ▶ Never pay an upfront fee.
- ▶ Never share your FSA ID.

Manage your loans for free at **StudentAid.gov**

HOMEOWNER DISASTER PREPAREDNESS

Disasters are costly but preparing for them doesn't have to be. Are you as prepared as you could be in case of a disaster?

- Consider packing life essentials for a minimum of three days, as well as batteries, flashlights and cleaning wipes.
- Have at least three days of water, nonperishable food and a manual can opener.
- Have a written or digital list of your insurance companies, co-workers and schools, family and neighbors.
- Select a space to store your kit and emergency information so you can find it when an emergency occurs.
- Sign up for emergency alerts in your area to receive life-saving information from your state and local municipality.
- Download the FEMA App to receive weather alerts, safety tips and reminders.
- Download FREE preparedness resources.

Emergencies need to be well-thought-out and having a kit prepared will assist you in establishing some peace of mind in case a disaster strikes. An emergency kit packed with essentials to sustain your family in case of a crisis is a critical part of any disaster preparedness plan.

Retailers like Amazon and Walmart sell pre-assembled kits that can give you a great start, but there will be items you will need to add (think diapers, important documents, medications, first aid kit, and anything else specific to your family). Consider adding items you use daily-



What Items Should You Pack

First, think about what kind of storage container you will want to use; choose one that is watertight. Keep in mind, you may be using your kit at home if you have a simple power outage, but there's a chance you'll need it while on the move ("go bag"). Especially in the event of a fast-moving storm, you won't have the time to search the house for essentials so having a kit ready is the best option.

You may want to divide the items into a few travel backpacks that can be split between family members in case of an evacuation. If you have the space, you can use plastic storage bins that can be stored in the garage to be placed in your vehicle for a quick exit. In either case, include an itemized kit list in the backpack pocket or taped to the lid of the container so you will know what items are included. Post a reminder in your calendar to check your kits yearly so you can make sure nothing has expired (replace expired items as needed).

Basic Supply List

- Water: enough water for several days, at least one gallon per person per day, for drinking and sanitation
- Food: non-perishable food items like canned goods, protein bars, dried fruit, peanut butter
- First Aid Kit: essential medical supplies for minor injuries, contact lens solution, glasses/hearing aids and extra batteries
- Information about your medical devices, including oxygen, walkers, and wheelchairs (include model numbers with vendor of each product)
- Communication Devices: battery-powered or crank radio and a NOAA weather radio with tone alert and extra batteries, and a whistle (to signal for help)
- Light Source: flashlight with extra batteries
- Personal Sanitation: moist towelettes, garbage bags, plastic ties, hand sanitizer, soap, disinfecting wipes
- Shelter Supplies: plastic sheeting, duct tape, and scissors (to shelter-in-place)
- Protection: dust mask, blankets, sleeping bags, a change of clothes appropriate for your climate and sturdy shoes
- Important Documents: copies of important documents, identification, insurance papers
- Special Needs Items: medications, pain relievers, anti-diarrhea medications, antacids or laxatives
- Infant items: formula, diapers, bottles, wipes and diaper rash cream
- Pets: food and extra water for your fur baby
- Cash or traveler's checks
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Paper supplies: cups, plates, bowls, paper towels and plastic utensils
- An identification band for each person with their full name, list of any allergies and a family member's contact number
- Books, games, puzzles or other things for the kiddos

Open the hyperlink below to download a FEMA Emergency Supply List :
[Ready Emergency Supply List](#)



SUMMER STAYCATION PLANNING

Not planning a family vacation this summer? The economy is making it harder and harder just to make ends meet, much less plan for expensive travel. Staycations offer some great, fun options! While we can't all visit a faraway national park like Yellowstone, there are plenty of local parks offering adventure that will be both affordable and appealing to the whole family. This type of family adventure will be rewarding – and hearing them say they haven't missed their phones all day or week is a win-win. Find the courage to try something new, like a free arts and craft class, a zip line course, run a mini marathon race or participate in a local event by volunteering can be a fun cost-effective way to have a staycation and create some summer memories. Don't forget to take photos for a summer memory book!

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For a summer filled with low-cost family fun activities, consider parks, libraries, and community events. Parks offer playgrounds, picnic spots and nature trails, while some libraries host summer reading programs and other free activities. Community centers often offer free or low-cost camps and activities like swimming, sports, and arts and crafts. Research now for FREE museum days, splash pads, and farmers markets and get it on your summer calendar for the whole family to see. This will get them excited about summer and help keep them from experiencing so much boredom.

Below are some specific ideas to consider:

Outdoors:

- **Parks:** Playgrounds, picnic areas, walking trails, bike paths, and swimming pools are all readily available in local parks.
- **Backyard Adventures:** Pitch a tent for a campout, create a fort, or have a backyard movie night.
- **Hiking and Biking:** Explore local trails and enjoy the fresh air with a hike or bike ride.
- **Picnics:** Pack a lunch and enjoy a meal in a park, at the beach, or even in your own backyard.
- **Farmer's Markets:** Support local vendors, find fresh produce, and enjoy live music or craft fairs at many farmers markets.
- **Splash Pads:** Cool off on hot days at a local splash pad, often free or low-cost.
- **Local Events:** Check for free concerts, movies in the park, or other community events happening near you.

Libraries and Education:

- **Summer Reading Programs:** Many libraries offer free programs with prizes, activities, and events.
- **Storytimes and Workshops:** Attend free storytimes, craft workshops, or other library events.
- **Free Museum Days:** Look for free admission days at local museums, often on Sundays or certain evenings.
- **Apple Camp:** Participate in free interactive sessions at Apple stores focused on creativity and learning.

Indoor Fun:

- **Craft Projects:** Get creative with art supplies, make your own crafts, or recycle materials for new projects.
- **Board Games and Card Games:** Enjoy classic family games like charades, card games, or board games.
- **Reading Marathons:** Encourage a love of reading with a reading marathon or simply enjoying each other's company while reading.
- **Cooking and Baking:** Make homemade treats like ice cream or cookies or learn a new recipe together. Host a family bake-off.
- **Volunteer:** Support your community by volunteering at an animal shelter, nursing home, or other local organization.

Low-Cost Activities:

- **Bowling:** Many bowling alleys offer special summer packages or free bowling hours for kids.
- **Kids Skate Free:** Participate in programs that offer free skating passes for kids.
- **Community Centers:** Explore community centers for free or low-cost summer camps, sports leagues, or arts and crafts programs.
- **Yard Sales:** Plan your hunt during your community's yard sale weekend! Give each team \$20 and a list of items to find. Whoever collects the most items and has the most money left wins. Bonus: Sellers often offer deals when they hear it's part of a game. Great way to practice bargaining and a prize makes it even better!



CAR REPAIRS AND MAINTENANCE

Auto repair costs will vary by make, model and year. But there are other factors that will affect your car maintenance costs, like driving habits, climate, mileage, and usage.

If you own a car, you own a long list of necessary maintenance and potentially expensive repairs, especially if your goal is to keep an old car going for as long as possible. Based on existing data, drivers can expect to pay an average of \$838 for car repairs and around \$1,500 a year for routine maintenance. Surprise repairs can be even worse, like a new transmission (typically more than \$5,000) or a new head gasket (around \$2,000).

If you know your way around a vehicle, you can save some money by doing your own repairs. But if you're not the DIY type, there's still some hope. You might be able to have those repairs covered (or at a very low-cost) if you know where to look. There are plenty of helpful tutorial videos on platforms like TikTok and YouTube that make maintenance easier.

You can actually get small maintenance tasks done at no cost at a lot of Pep Boys and Autozone locations, including windshield wiper replacement, free "check engine" reports, free electrical testing and battery charging, and free alignment checks. To be fair, these are clearly "loss leader" services designed to get you in the store in the hopes that if they find problems, you'll just pay them to do the work. But these are legitimately free maintenance services that can save you a little money - and possibly alert you to a big repair bill that you'll have to deal with in the future, so you can prepare. Many local mechanics will also perform these checks and maintenance tasks for free (for the same reasons), so it's worth it to call around to consider your options.

Dealers and mechanics occasionally do what are known as "goodwill" repairs. These are repairs or other maintenance work that are no longer covered by a warranty or other official agreement that are still done without cost to you. Goodwill repairs are entirely at the discretion of the dealer or mechanic, so there is never any guarantee of getting one. On the other hand, it doesn't hurt to ask. If your vehicle is just outside the warranty range, or if you have a good relationship with a local mechanic, it's possible they'll be willing to do some goodwill work for you.

If there's an automotive trade or vocational program near you, it's possible that it's looking for cars for students to work on as part of their learning process - at no cost to you. There's no guarantee a program in your area will be looking for cars to repair, but it's worth a phone call to find out. You can find local auto mechanic programs here to do some research and see if any in your area need practice vehicles.

Assistance programs:

If you can't find a mechanic or program that provides free car repairs, you might be able to make those repairs free by getting financial assistance. There might be local programs that help people pay for car repairs, and here are a few national resources to check out:

- Temporary Assistance for Needy Families (TANF) sometimes offers vehicle repair support, depending on current funding and the state you live in.
- ModestNeeds.org offers Self-Sufficiency Grants, including grants for car repairs. There's an application process and eligibility is based on need.
- Veterans' programs. There are many financial assistance programs providing grants and loans to military veterans, and many include car repair costs. Operation Homefront also offers explicit car repair assistance to veterans.



Strengthening families. Strengthening communities.

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



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SMOKED SAUSAGE SKILLET

INGREDIENTS

- 1 pkg. smoked sausage (turkey or regular), sliced
- ¼ cup olive oil
- 1 tsp. chopped garlic
- 1 large yellow or orange bell pepper, thinly sliced
- 1 small red onion, chopped
- 1 (10.8 oz) pkg. frozen broccoli florets, thawed
- ½ cup chicken broth (or water)
- ½ cup tomato sauce
- 2 cups instant rice
- ½ cup shredded mozzarella cheese
- ½ cup shredded cheddar cheese

DIRECTIONS

- Heat olive oil in a large skillet over medium heat. Add garlic and sausage slices, and cook until sausage is browned.
- Stir in bell pepper, onion, broccoli, chicken broth, and tomato sauce. Simmer on low for 8–10 minutes, until vegetables are tender and liquid is mostly absorbed.
- Meanwhile, prepare rice according to package directions.
- Stir cooked rice into the skillet. Sprinkle with mozzarella and cheddar cheese.
- Serve hot with garlic bread on the side.



From our home to yours...



SUMMER 2025