

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

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Ready, Set, Reset!

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ATTENTION ALL SHOPPERS – Holiday Planning 2021

Now is the time to start planning your holiday spending. These past 18 months have been quite stressful, and it created financial difficulties for many. Starting on your holiday list now will help you get through the holidays on budget and with less stress.

You may want to consider exploring the option of layaway plans. Many retailers offer layaway plans – particularly around the holidays. However, layaway isn't the right financing option for everyone. Below are some things to consider.

What is a Layaway?

It is a system that lets you purchase items over a period of time, making payments interest-free. The retailer holds the items after you provide a deposit/ small fee, until you make all of the required payments. Once you complete the payments as agreed and it is paid off you then can take the items home.

How does it work?

Programs may vary slightly from store to store, but they mostly follow the same structure.

- Step 1:** Choose items you want to put in layaway (some restrict certain items so find out what items are not allowed).
- Step 2:** Some retailers may require a percentage of the purchase price of the items, while others may allow you to choose the amount to put down.
- Step 3:** Retailers may offer different payment options and specific terms. Depending on the program and factors like the price of the item, you

may be able to make payments weekly, bi-weekly, or even monthly. Most stores require layaway purchases to be paid off in full within a year.

Step 4: After paying for your item in full, you can pick items up at the store and take them home.

Which stores offer Layaway in 2021?

The following stores offer layaway programs, although some only open layaway for the holidays; do some research before you shop.

- Army & Air Force Exchange
- Burlington Coat Factory
- Big Lots
- Hallmark Gold Crown
- Walmart
- K-Mart
- Target
- Marshalls/TJMaxx
- Game Stop

Here are some things to consider before using Layaway...

Find out the service fee, cancellation fee, and restocking fee. Most retailers charge some or all of these fees. To avoid spending too much, make a list and compare so you can determine which retailer has the best options for your budget. Layaway requires some planning, particularly if you need items by a certain date (holidays or birthdays). For example, if you enter into a 12-week layaway payment plan for Christmas, you will need to place the items in layaway in early September.

Many layaway plans have stringent payment terms. If you miss a payment –

either because you forgot or are unable to pay – you could lose your items. Before putting items in layaway, determine if there's a set payment schedule, or if the store has flexibility with the payment structure. If shopping during a tax-free weekend, follow the rules to ensure your layaway purchases have the sales tax waived.



Online Layaway, is it for you?

Many retailers are partnering with layaway service providers like Afterpay, Quadpay, or Klarna that allows shoppers to set up online payment plans with different payment options.

- Afterpay** – Many retailers use Afterpay, which lets customers set up layaway plans ranging from 3 to 12 months. They do not charge additional fees as long as the payments are made on time. They allow the rescheduling of payments up to three times per year.
- QuadPay** – QuadPay lets you pay off purchases over 4 installments scheduled over a 6-week period.
- Klarna** – Klarna offers layaway payment options, but some options charge interest.

Most online layaway companies let you receive the item immediately, instead of waiting until the entire purchase is paid off.

If you are a DIY person, consider making some of your holiday gifts. It not only saves money but it adds a personal touch.

Internet / Broadband - Is Yours Affordable?



In this ever changing world we live in, internet has become essential. We either do not have access to it, pay way too much for it, or can't get the speeds promised.

Living in a rural area can be a downside when it comes to internet connection, speeds and services. The Federal Communications Commission (FCC) and the internet service providers hope to close the digital divide and expand broadband connections for rural areas.

It seems that satellite internet has been the go-to option for broadband in rural areas, and in many parts, it still is.

If you are shopping for internet services in your rural area, you need to know your options. Start your search here..... www.highspeedinternet.com by simply entering your zip code. From there you can scroll down to see top-rated service providers in your area.



If you are looking for Wi-Fi access in the country or the city, ask your internet provider if they support it. If they don't, maybe it's time to consider a new provider.

When choosing an internet plan speed, ask the provider what their Mbps number is for each of your needs (streaming, learning platforms, email, shopping, podcasts, gaming, etc.).

There are several programs to help make internet service more affordable. There are government subsidies and low-income internet programs from some internet service providers (ISPs) that can help lower your monthly bill. The new [Emergency Broadband Benefit program](#) (EBB) is a good example; it can lower your monthly cost (discount of up to \$50-75) and provide a one time grant of \$100 toward a new computer or tablet.

The EBB discount is limited to one monthly service and one new device per household.

To qualify you must meet at least one of the following criteria:

- Qualify for Lifeline, SNAP, Medicaid, FPHA, SSI, the Veterans and Survivors Pension Benefit, or certain [tribal programs](#)
- Have an income at or below 135% of the [Federal Poverty Guidelines](#)
- Participate in the National School Lunch Program (NSLP), School Breakfast Program (SBP), or the USDA Community Eligibility Provision
- Receive a Federal Pell Grant during the current award year
- Have suffered a substantial loss of income since February 29, 2020, resulting in a total 2020 income below \$99,000 for single filers and \$198,000 for joint filers.
- Be eligible for a participating internet provider's own existing low-income or COVID-19 program

The EBB program will end six months after the Department of Health and Human Services (HHS) declares an end to the pandemic, or if the program runs out of funds before the six-month period ends (October 18, 2021 is current end date so watch for updates from HHS).

Assurance Wireless is a federal **Lifeline** Assistance program. Lifeline is a government assistance program backed by the FCC. Enrollment is available to individuals who qualify based on federal or state-specific eligibility criteria. The Assurance Wireless offer provides eligible low-income households with free monthly data, unlimited texting, and free monthly minutes.

Enrollment is available to individuals who qualify based on federal or state-specific eligibility criteria. You may qualify if you or a member of your household participate in one of these assistance programs:

- Medicaid/Medi-Cal

- Supplemental Nutrition Assistance Program (Food Stamps or SNAP)/ CalFresh
- Supplemental Security Income
- Federal Public Housing Assistance
- Bureau of Indian Affairs General Assistance
- Tribally-Administered Temporary Assistance for Needy Families
- Food Distribution Program on Indian Reservations
- Tribal Head Start
- Veterans and Survivors Pension Benefit

You can also qualify based on household income. If you are unemployed, you can use your Unemployment Benefit Letter as proof of eligibility until 09/30/21.

The Lifeline Assistance program is available for only one wireless or wireline account per household so make sure you prioritize the one you use the most.

Separate households that live at the same address may be eligible, including residents of homeless shelters and nursing homes. Residents with temporary addresses may also be eligible.

Government programs for internet service:

In addition to emergency response programs offered by ISPs, there are government programs for low-income families that can make internet access more affordable. To find out more about these programs and how to apply, check out the [in-depth look at government programs for free and low-cost internet.](#)



Enhanced Child Tax Credit (CTC)

Beginning July 2021, the federal government expanded the Child Tax Credit (CTC) financial assistance payments to many families facing financial hardship, including those that are homeless or doubled-up. Families are currently eligible to receive these extra CTC payments.

The CTC is a tax benefit that provides money to support families for every child in their care. In 2021 it was expanded and is now available to most families with a child 17 or under. In 2021, families are able to get 50% of the money available to them sooner through monthly CTC advance payments. To receive the other half of that money, families must file their 2021 tax return in 2022.

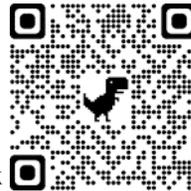
This monthly payment option started on July 15, 2021, but families can still sign up to receive payments from now until December 2021. If you did not previously sign up and you do so now, your payments will be larger to make up for the missed months. Payments are usually sent around the 15th of the month. The advanced CTC provides monthly payments of \$300 for every child under the age of 6 and \$250 for every child age 6-17. Families will get

the full amount of CTC if they make less than \$150,000 (two parents) or \$112,500 (single parent). There is no minimum income, so families who had little or no income in the past two years and have not filed taxes are eligible.

The CTC is a significant amount of monetary assistance that can aid families with general housing costs. By receiving the CTC, many families will have the opportunity to exit or avoid homelessness. Therefore, it is crucial that families receive the assistance that they need to file their 2020 and 2021 tax returns, even if they have never filed before.

The Child Tax Credit will not change the amount of other benefits you may receive, such as SNAP, SSI, unemployment, Medicaid, HUD-Assisted Housing, or WIC.

If you have not filed taxes recently and you did not register for stimulus payments in 2020, you can still sign up for CTC payments using this [non-filer sign-up tool](#) (click



here, scan the following QR code, or visit <https://www.getctc.org/en> to access this easy-to-use tool in English/ Spanish).

You can also use the sign-up tool to apply for any Economic Impact Payments (“stimulus checks”) that you’re entitled to but may not have received yet. In order to use the [non-filer sign-up tool](#), you will need:

- Social Security numbers for your children
- Social Security numbers or an ITIN for yourself and your spouse
- A reliable mailing address
- Date of birth
- E-mail address

If you provide bank account information, you can receive payments securely by direct deposit, but a bank account is not needed. If you don’t have a bank account or you would prefer to receive a check instead of direct deposit, payments can be mailed to your address.

Change Jobs or Ask for a Raise?

The U.S. economy was in very poor shape back in April 2020. The pandemic was new and many businesses were needing to close, either temporarily or permanently. Now we are rebounding. By August of 2021, the unemployment rate had dropped to 5.2% (still a bit higher than pre-pandemic levels) and businesses are reporting major labor shortages. Lawmakers have pulled the plug on the boosted unemployment benefits in an attempt to get people back to work.

There are a lot of employers hiring. This high amount of job openings has prompted employers to raise their pay in order to attract employees. So, is it time to ask for a raise or change jobs? Obviously, it depends on your circumstances but here are some tips for either scenario.

If you are going to ask for more money, be prepared to have a good reason. Here are some valid reasons:

- You have taken on more responsibility

- You frequently respond to off-hour requests or emergencies
- You’ve boosted your skills and are now more valuable
- The salary data for your industry and area says that you are underpaid

Instead of staying where you are, there may be some good reasons to switch. Ask yourself:

- Are you in the industry you want to be in? If not, is the industry you want to be in hiring? This might be a good time to try to switch industries.
- Would you like better or different hours?
- Do you need more flexibility?
- Is your salary working for your goals? Employees often do better financially when they change jobs because there’s more negotiating power with a new company. Evaluate the potential salary increase over time and how it may affect your net worth and retirement.

While switching jobs can be lucrative, it may not always be the best move.

Changing jobs can be challenging. There

may be a learning curve to the new position. Being the new kid on the block or learning new processes and information can be stressful. Also, if you feel the need to prove yourself, you may be working longer hours or feeling pressure.

The bottom line is, making a change at work involves a lot of factors and should not be taken lightly. Weigh the pros and the cons of each option, talk to someone else you can trust in the same line of work, then try to look for the most realistic approach.





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Easy Pumpkin Bread

Ingredients

- 1/2 cup vegetable oil
- 1 3/4 cups granulated sugar
- 2 large eggs
- 15 oz can pumpkin puree¹
- 2 cups all-purpose flour²
- 1 tablespoon pumpkin pie spice
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1/2 teaspoon salt

Instructions

Preheat the oven to 325F. Grease and flour two 8 x 4-inch loaf pans.

In a large bowl, whisk oil and sugar together. Mixture will look like wet sand.

Whisk in eggs until well-combined.

Add the pumpkin puree and whisk until well-combined.

Whisk in the flour, pumpkin pie spice, baking soda, baking powder, and salt until just combined. Overmixing the bread will cause it to be tough.

Divide the batter evenly between the prepared pans.

Bake for 40-60 minutes, or until a wooden toothpick inserted into the center comes out clean.

Let the loaves cool in the pans for 10 minutes, and then remove to a wire cooling rack to finish cooling.



Notes

1. Be sure to buy pumpkin puree not pumpkin pie mix.
2. To properly measure the flour, stir to break it up, lightly spoon into measuring cup, and then level.
3. Helpful to use a cooking spray with flour in it like Baker's Joy.

Nutrition (Values are estimates)

Serving: 1 serving | Calories: 291kcal | Carbohydrates: 48g |

Protein: 3g | Fat: 10g | Saturated Fat: 7g | Cholesterol: 27mg |

Sodium: 201mg | Potassium: 125mg | Fiber: 1g | Sugar: 30g |

Vitamin A: 5555IU | Vitamin C: 1.6mg | Calcium: 27mg | Iron: 1.7mg

