



In This Issue:

Use Your Phone 1
Buying a Car? 2
Tax Season 3
Potato Soup Recipe 4



Ready, Set, Reset!

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Innovative Ways to Use Your Smartphone

Do you feel like your smartphone has taken over your life? Most of us are using our smartphones not just as a convenient way for communicating, but also as a camera, entertainment console, social media connector and many other endless options. We use it for banking, checking and responding to emails, and of course...for taking selfies.

Most of us have a plethora of screenshots, memes, and other junk clogging things up, making it hard even to see the photos we want to access quickly. The website KimKomando has an easy guide to clear out the mess: <https://komando.com/tech-tips/organize-your-photo-gallery/777647>. The same website has other tips on how to search your photos. Tip: It's faster than endless scrolling. <https://www.komando.com/how-tos/find-any-photo-quickly/787412/>. Cut down on the stress of searching and have at your fingertips when you need them!

Your phone certainly stores photos, but there are other documents that would be super helpful to have at your fingertips. Here are some ideas of other items to store on your phone:

- **Your COVID-19 vaccination card**
It is useful to have this ready in case you ever need it to show to a health care provider, restaurant, or for travel. It's also safer than keeping it in your wallet, where it can be crumpled or ruined.
- **Your driver's license & other IDs**
For most people, a driver's license or state ID are their main forms of



identification. It easily fits into a wallet or handbag and should always be with you, but there may be instances where you don't have it with you, say when you're hiking. (Follow the steps below to lock it down with a password.) Some states offer an app for this purpose. Delaware and Maryland are among the states that provide digital license options. Check your state government website for more information.

- **Your car's license plate, VIN number, auto insurance card**
Imagine this, you're running errands, and when you go back to where you know you parked, your car is gone. In the panic felt if your car is stolen, you're not going to remember details like your license plate number, so walk outside right now, and snap a few pictures. Don't forget the VIN.

This is smart information to have on hand before you need it. Don't forget your auto insurance card. If you get into a fender bender, you may be able to grab the physical card from your glove compartment, but in a more severe accident, that might not always be possible. So, having it stored in your phone is very helpful.

- **Your medical/ dental insurance cards**
A college student may call and ask their parents to send a copy of their medical and dental insurance cards to avoid the university's mandatory health insurance charges. The requests will stop if they are told to save a

picture of the card to their camera roll and "favorite" it. Now they can go to their photo gallery which is faster than waiting for their parents to reply. Just be sure to update it when it is renewed.



To keep all of these documents secure and keep from losing them in a sea of photos, follow these steps:

- * If you have an iPhone, open NOTES and tap the Camera icon > Scan Document. The phone's camera will open. Snap a photo of your card or document. When you're happy with your pic, tap on the three dots in the corner and select PIN. That way, it's always at the front of the pile. Did you know you can lock notes down with a password, too? It is recommended that you do this for anything you don't want others to get their hands on. <https://komando.com/smartphones-gadgets/apple-notes-app/702411/>

(scroll down to number 6.)

- * It's simple on an Android as well. Open the Google Drive app and tap ADD, then Scan. Take your photo, then tap on the three dots to add it to Starred documents. The well-reviewed Android app, Private Notepad, is another smart way to keep your private info safe and secure.

Our phones seem to always be with us, even when our wallets are not. Keep your important documents secured and on hand at all times by using your phone to it's best ability.

Shopping for a Car



Deciding to buy a car can be stressful and exciting. There is quite a bit of homework that should be done before the shopping begins. Figure out your budget and see if it can support a car payment. If it can, determine the amount of money you have available for a monthly payment and for the downpayment. Your budget will also need to support the costs of general maintenance, insurance, and gas. Once you have set a budget for yourself, only shop for what you can afford. If you have a maximum payment amount in mind, you will not over extend yourself. Don't let the salesman convince you otherwise.



Remember to **check insurance rates** for any car you want to buy and make sure you have that in your monthly budget also. New car rates will likely be higher than used car rates.

Do some research on the type of vehicle you are interested in buying. Is it safe, are there any known recalls, how many miles does it get to the gallon? Know how to tell if it has a clean title or previous accidents reported. Can you put any money down? Are there hidden loan fees? Know the loan products and what to ask.

There seems to be troubling questions about how equitably the car-loan industry is treating the diverse population of customers. The reports also concluded that dealers and lenders may be setting rates not only based on risk-standard loan underwriting practices—but also what they think they can get away with.

Consumer Reports actually cites two \$18,000 loans at GM financing to similarly well-qualified California buyers wanting to buy a 2017 Chevy Trax. One buyer received a rate of 4.1% while the other was charged 14.1%. It seems that those with subprime

credit found the APR's charged to less qualified customers varies from 10% to 20%.

Some are suggesting that race plays a role in the terms of car financing as well. A recent study found that non-white borrowers pay more on average for auto loans than similarly situated white customers.

Another disparity is how similar customers and loan applications are treated. This can also be credited to the type of lenders and how financially prepared the particular lender is to absorb losses from loan defaults.

Best practices- shopping for a car

Get pre-approved for a car loan up to a certain amount before you begin to visit dealerships. This preapproval will act as a bargaining chip. The dealer may eventually be able to offer you a better deal on financing, but having that pre-approval gives you a starting point for getting the best deal. **CAUTION:** If you give them your date of birth and social security number, more than likely they are pulling your credit while you talk.

Negotiate loan terms

Most buyers do not know they can negotiate the terms of a loan or that they should. Always clarify the terms of any loan and get it in writing before you sign any paperwork. Be sure all the terms, meaning the down payment and the length of the loan are agreeable to you. Negotiating is always worth the effort.

WARNING: There are plenty of shady lending outfits operating online so it is a good idea to go with a mainstream bank, credit union or other lender whose name you recognize.

Be savvy, and informed, keep it simple

Being savvy about the car buying process and current loan rates can help reduce any preconceived perception that you are an easy target.

When you are at the dealership, the first step is to start with the price of the vehicle you are looking to buy. The salesperson will often want to know if you have a trade in and whether you're also looking to get a loan through the dealership. It may be best not to answer these questions. If you negotiate a price on the car, they might jack up the interest rate to make extra money on you that way, or they may lowball you on your trade-in. All of this can confuse you, which may be their intent, so don't allow them to steer the process. Keep it simple; one thing at a time. Settle the price, then talk about the trade-in if you have one. Do your homework so you know the value of the vehicle being traded.

Now that all of that is settled, you will be led to the back office (they often refer to it as the box). This is another ploy to sell you extended warranties, tire protection plans, paint protection plans, and something called gap insurance. These items are most often overpriced and unnecessary, especially if it is a new car. Some items can be purchased for less through your auto insurance company, not the dealer.

As you sit down with the loan officer, let them know up front the research you have already done. If you have a pre-approval from another lender, have it in your hand so they know you have that backup. You don't have to let them see it, but as you negotiate you can then reveal it's terms to see if they can make you a better offer.

Visit: consumerfinance.gov/ for your guide to buying a car.



Tips for Tax Filing Season 2022



Advance Child Tax Credit payments

Families who received advance payments will need to compare the [advance Child Tax Credit payments](#) that they received in 2021 with the amount of the Child Tax Credit that they can properly claim on their 2021 tax return.

For tax year 2021, the Child Tax Credit has increased from \$2,000 per qualifying child to:

- \$3,600 for children ages 5 and under at the end of 2021; and
- \$3,000 for children ages 6 through 17 at the end of 2021.

Note: The \$500 non-refundable Credit for Other Dependents has not changed. For more information about the Credit for Other Dependents, see IRS [Publication 972, Child Tax Credit and Credit for Other Dependents](#).

Taxpayers who received less than the amount for which they're eligible will claim a credit for the remaining amount of Child Tax Credit on their 2021 tax return. Taxpayers who received more than the amount for which they're eligible may need to repay some or all of the excess payment when they file.

In January 2022, the IRS will send Letter 6419 with the total amount of advance Child Tax Credit payments taxpayers received in 2021. Recipients should keep this and any other IRS letters about advance Child Tax Credit payments with their tax records.

See [Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return](#) for more information.

Claiming the Recovery Rebate Credit

When you file this tax season, make sure you receive all the money you are entitled to for the first and second Economic Impact Payments (EIP) by carefully reviewing the rules for the Recovery Rebate Credit (RRC) on this year's tax return. This credit was designed to ensure that anyone eligible for a payment that didn't receive some or all of it can claim the credit and get the money owed to them. Most people received Economic Impact Payments automatically, and anyone who received the

maximum amount does not need to include information about their payments when they file.

However, if you didn't receive a payment or only received a partial payment, you may be eligible to claim the Recovery Rebate Credit when you file your 2021 tax return. Those who did not receive their full third Economic Impact Payment will need their third payment amount to figure and claim the 2021 recovery rebate credit. You will need form letter 6475, your 2021 Economic Impact Payment, to determine eligibility to [claim](#) the recovery rebate credit.

It's very important to note that even if you normally don't file a federal tax return, you should consider filing this year to see if you are eligible for the rebate.

Remember, only eligible individuals who did not qualify for a third Economic Impact Payment or did not receive the full amount should claim the Recovery Rebate Credit on a 2021 tax return. Do not include amounts of missing first or second stimulus payments on your 2021 return. See [IRS.gov/rrc](#) for more information.

Understand REFUND timing

Many different factors can affect the timing of your refund after the IRS receives your return. Although the IRS issues most refunds in less than 21 days, the IRS cautions taxpayers not to rely on [receiving a refund by a certain date](#), especially when making major purchases or paying bills. **Some returns may require additional review and may take longer.** For example, the IRS, along with its partners in the tax industry, continue to strengthen security reviews to help protect against identity theft and refund fraud. Additionally, refunds for people claiming the Earned Income Tax Credit (EITC) or Additional Child Tax Credit (ACTC) can't be issued before mid-February. The law requires the IRS to hold the entire refund — even the portion not associated with EITC or ACTC.

Some returns, filed electronically or on paper, may need manual review delaying the processing if their systems detect a possible error, is missing

information, or there is suspected identity theft or fraud. Some of these situations require them to correspond with taxpayers, but some do not. This work does require special handling by an IRS employee so, in these instances, it may take the IRS more than the normal 21 days to issue any related refund. In those cases where IRS is able to correct the return without corresponding, the IRS will send an explanation to the taxpayer.

Get BANKED to speed up refunds (direct deposit)

The fastest way for you to get your tax refund is by filing electronically and choosing direct deposit.

[Direct deposit](#) gives you access to your refund faster than a paper check and less likelihood of it getting lost or stolen. Don't have a bank account? Learn how to open an account at an [FDIC-Insured bank](#) or through the National [Credit Union Locator Tool](#).

If you are a Veteran, see the [Veterans Benefits Banking Program \(VBBP\)](#) for access to financial services at participating banks.

Eight out of 10 taxpayers get their refunds by using direct deposit. The IRS uses the same electronic transfer system to deposit tax refunds that is used by other federal agencies to deposit nearly 98% of all Social Security and Veterans Affairs benefits into millions of accounts.

It also saves taxpayers money. It costs more than \$1 for every paper refund issued, but only a dime for each direct deposit.

Check locally for FREE tax filing services.

Items in red include a hyperlink that takes you directly to the IRS web page for each topic. If you are unable to use the hyperlink, please go to [IRS.gov](#) and search for each specific topic to get more information.





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Cheesy Potato Soup

INGREDIENTS

- 6 medium russet/gold potatoes cut in 1” chunks (4.5-5 cups)
- 3 cups of chicken broth
- ¼ cup flour
- ½ cup diced onion (optional)
- 2 cups of milk
- 16oz. of Velveeta cheese diced
- ½ tsp. salt and pepper each
- ½ tsp. parsley (optional)

Suggested Toppings

- ½ cup sour cream
- Chopped green onions (optional)
- Cheddar cheese shredded
- Cooked crisp bacon crumbled (optional)

INSTRUCTIONS

1. Wash, peel, and cut potatoes in 1” chunks, add to 4 qt. pot.
2. Pour in the 3 cups of chicken broth, chopped onion, salt and pepper, and boil until tender (do not drain after cooking).
3. In a mixing bowl add the 2 cups of milk and whisk in the flour, then add to the cooked pot of potatoes. (You can add more flour to the milk if you want a thick soup.)
4. Add the diced Velveeta cheese and cook on low until the cheese is melted, stirring frequently to keep from burning on the bottom.
5. Serve with your favorite toppings.

