



MAKING THE MOST OF YOUR MONEY

FINANCIAL TIPS FOR TODAY'S CONSUMER

CONSUMER CREDIT COUNSELING SERVICE OF MONTANA & WYOMING

Tax Help Montana Needs You!



Tax Help Montana is looking for you!!! Tax Help Montana is a Volunteer Income Tax Assistance [VITA] program that offers no-cost tax preparation to individuals and families with incomes of \$40,000 or less. But don't let the word "taxes" stop you from volunteering – volunteers are needed in all areas of the program. In 2007 the program had twenty-seven tax sites staffed by more than eighty volunteers throughout the state. Last year the Tax Help Montana volunteers helped complete over 5,000 federal and 4,800 state tax returns, bringing back over \$5 million in refunds to Montanans. In other words, for every hour of service a Tax Help Montana volunteer returned \$1,600 to their local community. Please call Jodee at 406.454.5731.

Cutting Costs for Parents

Are the expenses of parenting taking up a big chunk of your budget? Here are a few tips for keeping costs under control. It's not just finances. It's philosophy.

To save money, consider these tips:

- Brown-bag lunches, and don't succumb to fast-food temptations. If your kids know Happy Meals are an option, you'll get no peace.
- Do the grocery shopping alone and after eating.
- Shop for a week's worth of groceries at a time.
- Buy snacks in bulk, then repackage them in plastic bags.
- Grow some of your own food, even if you grow it in containers.
- Kids never stop growing. As children grow, their clothes get more expensive, averaging \$50 to \$75 a month by the time they are 18. When they're young, shop at discount stores, thrift shops and resale or consignment stores. Then sell the outgrown clothes at the resale shop and use that money toward the next size up.
- Buy a season ahead. Most stores mark down prices to make room for the next season, and many resale stores put seasonal clothes on the half-price or dollar racks.
- For teens and preteens, labels are important. Buy the basics at discount stores. Then teach your children to shop around and buy on sale. If they insist on \$120 jeans, offer to pay a portion and let them use their allowance for the rest.
- Shop online so it's easier to make comparisons.
- Use the child- and dependent-care credit, which provides a tax credit of 20% to 35% for care for dependents 12 or younger (that's a dollar-for-dollar reduction of a large portion of your expense). You must have earned income, and the care provided must enable you to work or look for work.
- Save on taxes by paying child-care costs with pretax dollars through an employer-provided flexible-spending account.
- Telecommute, job-share or work flexible hours to reduce time away from home. Arrange your schedule so that you or a relative can be with your child.
- If your school district offers a free half-day prekindergarten program for 4-year-olds or a free full-day kindergarten, enroll your child. It can reduce child-care costs to after-school or half-day rates.
- Look for free entertainment and events. Parks and libraries are filled with free activities, and some companies offer free how-to or crafts classes.
- Take advantage of after-school enrichment programs, which are slightly less expensive than offsite programs. In most areas, after-school programs run \$30 to \$50 a month.
- Make a decision which extracurricular activities your child will be involved in.
- Ride bikes and walk to save money and to gain time with your children.
- Limit TV watching to cut down on the "I wants."

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Your 5 minute Guide to Protecting your Identity Theft On-Line

Thieves may sell your information on the black market or use it to obtain money, credit or even expensive medical procedures. Unless you're vigilant in protecting your records, you'll have to work even harder to repair the damage to your credit. The average victim spends 30 to 40 hours rectifying the problem.

Some of the e-threats to your identity are:

- Phishing. You get an e-mail that appears to be from your bank or an online service, most often PayPal or eBay, instructing you to click on a link and provide information to verify your account.
- Pharming or spoofing. Hackers redirect a legitimate Web site's traffic to an impostor site, where you'll be asked to provide confidential information.
- Smishing. This is phishing done with text messaging on your smart phone. It instructs you to visit a bogus Web site.
- Spyware. You've unknowingly downloaded illicit software when you've opened an attachment, clicked on a pop-up or downloaded a song or a game. Criminals can use spyware to record your keystrokes and obtain credit card numbers, bank-account information and passwords when you make purchases or conduct other business online. They also can access confidential information on your hard drive.
- Keep system and browser software up to date and set to the highest security level you can tolerate. Install anti-virus, anti-spyware and firewall protection, and keep them up to date as well. When possible use hardware firewalls, often available through your broadband connection router.
- If you use wireless Internet access, make sure that you get help from someone who understands wireless security when you set up your access point or router.
- Back up your data and store it way from your computer.
- Don't open e-mails from strangers. Malware can be hidden in embedded attachments and graphics files.
- Don't open attachments unless you know who sent them and what they contain. Never open executable attachments. Configure Windows so that the file extensions of known file types are not hidden.
- Don't click on pop-ups. Configure Windows or your Web browser to block them.
- Don't provide your credit card number online unless you are making a purchase from a Web site you trust. Reputable sites will always direct you to a secure page with an URL starting with https:// whenever you actually make purchases or are asked to provide confidential information.
- Use strong passwords: at least six characters, including at least one symbol and number, and no reference to your name or other personal information. Use a different password for every site that requires one, and change passwords regularly.
- Never send a user name, password or other confidential information via e-mail.
- Consider turning off your computer when you're not using it or at least putting it in standby mode.
- Don't keep passwords, tax returns or other financial information on your hard drive.

Kids Corner

CRAFT MATERIALS:

- Yellow and red felt
- Tacky glue
- Googly eyes
- Brown pom-poms
- Pinecones
- Pipe cleaners

Time needed: Under 1 Hour



- For each turkey, cut out a yellow beak and a red wattle from felt. Then glue the beak, wattle, and a pair of googly eyes onto a pom-pom to create the turkey's head.
- Glue the pom-pom head to the tip of a pinecone. Allow the glue to dry.
- Wrap a pipe cleaner around the middle of the turkey's cone body, starting from the top and twisting it together a few times on the underside. Separate the ends of the pipe cleaner (below the twists) and bend each tip into a 3-toed foot.
- For the turkey's tail, individually wrap 3 or 4 pipe cleaners around the back of the pinecone, starting from the underside and twisting them together a few times on the top of the pinecone to secure them. Then loop both ends of each pipe cleaner to shape tail feathers.