

Focus on Financial Program

Gloria Stevens, Focus on Financial Program Chairman

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Objective: *Educate members and communicate to them and other citizens the value of retirement planning regardless of age or income and to provide resources for protection of personal information and credit, prevention of identity theft, and making the most of their donations.*

action plan

PLANNING AHEAD: BUILDING RETIREMENT INCOME

- Contact the Women's Institute for a Secure Retirement at www.WiserWomen.org or 202-393-5452 to order the Your Future Paycheck toolkit made specifically for GFWC.
- Educate club and community on retirement issues using the toolkit.
- Order WISER's "What Everyone Needs to Know About Money and Retirement" brochure, available to GAFWC members at no cost. (See Resources)
- Check investment consultants or to register complaints, contact the Georgia Secretary of State, Securities Division. (See Resources)

CHECKING YOUR CREDIT

- Educate club members about the need to take advantage of annual free credit reports. For more information and applications, visit www.AnnualCreditReport.com.
- Learn about FICO scores, a tool that helps lenders assess consumer risk of credit default. Visit www.MyFico.com (a commercial site). Click on Credit Information. (See Resources)

WISE GIVING

- Inform clubs about how to make informed decisions regarding personal and club donations. Visit the Council of Better Business Bureau's website at www.Give.org
- Investigate Charity Navigator at www.CharityNavigator.org or the American Institute of Philanthropy at www.CharityWatch.org or visit www.GuideStar.org for information that will assist with donation decisions. Clubs will want to investigate the organizations to which they donate.
- Check with the Georgia Secretary of State's office for valid Georgia charities and histories. Tip sheet for wise giving available from their office or on-line. www.sos.georgia.gov

ONLINE IDENTITY THEFT-DON'T GO PHISHING

- Phishing is a scam that uses unsolicited e-mail to bait customers into giving sensitive personal information. To avoid getting duped:
- Do not reply or click on the link provided in e-mails.
- If you get email you are unsure of, test the site by giving an incorrect password; a scam will accept it, a legitimate site won't.
- Review your credit card statements immediately to check for any unauthorized charges.
- Forward spam to the Federal Trade Commission at spam@ftc.gov.

- Free educational materials available from the Federal Trade Commission on many consumer issues. <http://www.ftc.gov/bcp/index.shtml>

PREVENTING IDENTITY THEFT

- Educate club and community members about identity theft. Contact www.ConsumerPrivacyGuide.org, the Federal Trade Commission, or the National Consumer League for information. (See Resources)
- Invite an identity theft expert to speak at a club meeting. Contact the Identification Theft Resource Center's speaker bureau to see if there is a speaker in your area. If a speaker isn't available, ask local police or post office personnel.
- Download and distribute the GFWC ID Theft Fact Sheet at www.GFWC.org.
- Report identity theft to the Federal Trade Commission at www.Consumer.gov/IDTheft or call 877/IDTHEFT.

SOCIAL SECURITY AND YOU

- Visit the Social Security Administration's website at www.SSA.gov and explore:
- Plan your retirement and calculate your benefits.
- Learn about disability and social security.
- Find tools for widows, widowers and other survivors.
- Get help with name changes due to marriage, divorce and other life-changing events.
- Request a Social Security speaker for a club meeting.

Resources

ANNUAL CREDIT REPORT. COM

www.AnnualCreditReport.com

CHARITY NAVIGATOR

www.CharityNavigator.org

CONSUMER PRIVACY GUIDE.ORG

www.ConsumerPrivacyGuide.org

FEDERAL TRADE COMMISSION

<http://www.ftc.gov/bcp/index.shtml>
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

GUIDESTAR

www.GuideStar.org

IDENTITY THEFT RESOURCE CENTER

WWW.IDTheftCenter.org

MYFICO.COM

www.MyFico.com

NATIONAL CONSUMER'S LEAGUE

www.NCLNet.org/Privacy

SOCIAL SECURITY ADMINISTRATION

Office of Communications/Office of External Affairs
6401 Security Blvd. 3456 Annex Bldg. Baltimore, MD 21235
Email: oea.net.post@ssa.gov. Web: www.SocialSecurity.gov
1-800-772-1213. TTY:1-800-325-0778

WISE GIVING ALLIANCE

www.Give.org

The Wise Giving Alliance collects and distributes information on hundreds of non-profit groups and that solicits nationally or has national or international program services.

WOMEN'S INCOME FOR A SECURE RETIREMENT (WISER)

1146 19th St. NW Suite 700, Washington, D.C. 20036.
P. 202-393-5452. Contact: Cindy Hounsell. E. info@wiserwomen.org Web.www.Wiserwomen.org

GEORGIA

Secretary of State
www.sos.georgia.gov
2 MLK Jr. Drive S.E.
Suite 802 West Tower
Atlanta, GA 30334
404-656-3920

The Secretary of State is responsible for all corporations and consumer issues. Information on securities, investment advisers, consumer protection, charities and more are available along with the Georgia telemarketing do-not call registry. Website has additional links to Federal Trade Commission.

FOCUS ON FINANCIAL AWARDS

Club: A \$50 award is given annually to one club in the nation to recognize creativity in implementing an effective Focus on Financial Issues Program. The award is based on narrative reports. State Chairmen should forward the winning state entry to the national GFWC Focus on Financial Issues Program Chairman by March 15 of each year.

State: GFWC certificates are awarded to one state federation in each membership category to recognize outstanding achievement in the GFWC Focus on Financial Issues Program. Award presentations are made annually in honor of junior and general membership participation.

Wiser Awards: Awards of \$250 for first place; \$150 for second place; and \$100 for third place are given annually to the top three clubs in the nation with the most effective WISER programs, based on reporting narrative. State chairmen should forward the winning state entry to the appropriate national GFWC Focus on Financial Issues Program Chairman by March 15 of each year.