



Focus on Financial Issues Program

OBJECTIVE:
Educate members and others about the value of and need for financial planning and informed financial decisions

ACTION PLAN

PLANNING AHEAD: BUILDING RETIREMENT INCOME

- o 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
- o Educate club and community on retirement issues using the toolkit.
- o Order WISER's "What Everyone Needs to Know About Money and Retirement" brochure, available to GFWC members at no cost. (See Resources)

CHECKING YOUR CREDIT

- o Educate club members about the need to take advantage of annual free credit reports. For more information and applications, visit www.AnnualCreditReport.com.
- o 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

- o 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 whom they donate.

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:

- o Do not reply or click on the link provided in e-mails.
- o When prompted for a password, test the site by giving an incorrect password; a scam will accept it, a legitimate site won't.
- o Review your credit card statements immediately to check for any unauthorized charges.
- o Forward spam to the Federal Trade Commission at spam@ftc.gov.

PREVENTING IDENTITY THEFT

- o 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)



YOU SAY FICO, I SAY WHAT? Do you know what your FICO score is or how it affects you? Lenders use the FICO score to assess your risk of defaulting on credit extended to you. You should keep tabs on your FICO score and make sure that it accurately reflects your spending and payment habits.





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

SOCIAL SECURITY AND YOU

- o 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

W: www.AnnualCreditReport.com

CHARITY NAVIGATOR

W: www.CharityNavigator.org

CONSUMER PRIVACY GUIDE.ORG

W: www.ConsumerPrivacyGuide.org

FEDERAL TRADE COMMISSION

W: www.Consumer.gov/IDTheft

GUIDESTAR

W: www.FuideStar.org

IDENTITY THEFT RESOURCE CENTER

W: www.IDTheftCenter.org

MYFICO.COM

W: www.MyFico.com

NATIONAL CONSUMER'S LEAGUE

W: www.NCLNet.org/Privacy





Focus on Financial Issues Program

SOCIAL SECURITY ADMINISTRATION

Office of Communications | Office of External Affairs

6401 Security BLVD | 3456 Anne x Building | Baltimore, MD 21235

F: 410/597-0479 | E: oea.net.post@ssa.gov | W: www.SocialSecurity.gov

WISE GIVING ALLIANCE

W: 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, STE 700 | Washington, DC 20036

P: 202/393-5452 ; Contact: Cindy Hounsell | E: info@wiserwomen.org | W: www.WiserWomen.org

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.

