



Investing

IN YOUR FUTURE

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New year, new finances

Better Business Bureau offers tips to make, meet financial goals

A number of expenses may be looming on the credit card bill, or perhaps the bank balance is a little lighter from the holidays or the state of the current economy.

If this is the year to reduce debt and bump up the savings account, revisiting prior financial goals is not a bad idea as a starting point.

Fluctuations in the economy continue to affect many households. People are reassessing retirement timelines, considering where and how they live, and assessing future personal goals in the face of the new variants.

Several federal financial programs have ended, and employment opportunities have varied from one sector to another. As consumers look to the future, having stable financial footing may become necessary to meet day-to-day needs.

When thinking about current finances and sticking to goals, consider these tips from Better Business Bureau:

Set clear goals

Begin by defining specific financial goals, like building an emergency fund, paying off debt, or saving for a vacation or retirement.



Clear goals provide motivation and direction for financial choices.

Inventory credit cards

Credit cards have high-interest rates, which can waste much money over time.

Reach out to the credit card company to see if a balance transfer offer can be used to switch to a card with a lower rate or ask if the interest rate can be lowered.

Research the financial institution where the credit card is held on BBB.org first. Read the terms and contract carefully – there may be big penalties if a payment is missed. If you have multiple cards, decide which debt-paying strategy is best for you.

Some experts recommend paying off cards with the highest interest rates first. Others recommend paying off cards with the smallest balances first.

Additionally, try sending in payments throughout the month. Put the \$5 that would have been spent on a morning coffee toward debt instead.

Avoid wasting money on scams or unethical businesses

When making a purchase or choosing a business, check with the Better Business Bureau. Making careful decisions now can save time, money, and headaches later.

Research all companies at BBB.org, and check the organization’s Scam Tracker regularly to see what scams are currently happening in your area.

Revisit subscriptions and memberships

Review all recurring payments and cancel any services no longer needed. These small adjustments can add up over the year.

Plan for large expenses

List out potential major purchases or expenses (like vacations, home repairs) and start setting aside funds monthly to avoid future financial strain.

Take advantage of free tools

Many online tools can help manage and reduce debt.

A Google search for “free financial tools” returned an extensive list including these websites: goodbudget.com, investor.gov, nerdwallet.com, achieve.com, consumer.gov, debtpayoffplanner.com, portfoliovisualizer.com, and consumercredit.com.

Note that some are completely free while others offer free as well as paid versions. Additionally, while some of the tools can be utilized on a computer, others are apps designed for use on mobile devices.

Start budgeting

Creating a written budget and tracking spending is one of the best ways to save money and stop spending more than what is earned.

First, figure out how much debt you have; you need an accurate picture before figuring out your budget. Note the difference between fixed expenses, needs, and wants.

If you have debt, include repayment goals in your budget. If possible, factor in retirement and emergency savings.

Save money by giving up morning coffee – and cooking at home instead of getting takeout. Factor in any alternate income, like selling unused items or part-time work in the gig economy.

When possible, shop and use BBB Accredited Businesses that follow BBB’s Standards for Trust.

Additional tips can be found in the Better Business Bureau’s New Year’s guide and financial wellness headquarters on its website, bbb.org.

For more information or further inquiries, contact the Wisconsin BBB by visiting bbb.org/Wisconsin or calling 414-847-6000 or 1-800-273-1002.

Consumers also can find more information by following the Wisconsin BBB on Facebook, X (Twitter,) Instagram and YouTube.

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above: Fluctuations in the economy continue to affect many households. People are reassessing retirement timelines, considering where and how they live, and assessing future personal goals in the face of the new variants. The Better Business Bureau offers a variety of tips to help consumers be successful.
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Protecting your assets

Is your identity safe? What to do if it's not

By Mariana Raymond
CONTRIBUTOR

Identity theft is becoming more common, affecting people from all walks of life – but you can protect yourself.

The problem

Scammers are always finding new ways to steal personal information, often leaving their victims with financial losses and a sense of violation.

An answer

Staying informed can make a big difference in keeping yourself safe. Here's what you should know:

How identity theft happens

Most identity theft happens online. Often when someone clicks links from text messages, emails, or even is catfished.

The link you click could lead you to a fake website to input credentials or have you install an app that can retrieve your passwords to important accounts.

Identity theft scams on the rise

- **Synthetic Identity Theft:** With synthetic identity theft, scammers mix real and fake information to create a new, false identity.

They might use a real Social Security number alongside made-up details. This lets them open bank accounts, get credit cards, or even apply for loans – using a fake identity that feels all too real

- **Medical Identity Theft:** Medical identity theft happens when someone uses your personal medical information to access healthcare services, prescription drugs, or medical devices.

This can leave you with unexpected medical bills or inaccurate records, which can complicate future treatments. It's a frustrating situation but knowing what to look for can help.

- **Account Takeover Fraud:** In account takeover fraud, scammers take control of your online accounts, such as banking, email, or social media.

Generally, this happens through phishing emails, weak passwords, or data breaches. Once inside, they can drain your funds or steal even more personal details. It's scary, but there are ways to protect yourself

- **Deepfake and AI-driven Identity Theft:** As technology advances, criminals use tools such as artificial intelligence (AI)

to create deepfakes – fake videos or voices that look and sound just like real people.

They can use these to trick others into believing they are someone else. It's a high-tech problem, but you don't need to be a tech expert to fight back.

Ways to protect yourself

No solution is foolproof, but there are seven steps you can take to protect yourself and lower the chances of becoming a victim:

- 1. Use a caller ID and scam blocking app:** The Truecaller app helps identify unknown calls and messages and will even identify scam numbers in real time. People around the world actively report numbers as scams and write comments about their experience, and you can see statistics about scammers' call patterns.

- 2. Use strong and unique passwords:** Use passwords that are tough to crack – mix letters, numbers, and symbols. Avoid reusing passwords across accounts. A password manager can be a handy tool to create and store them safely.

- 3. Enable Multi-Factor Authentication:** Multi-Factor Authentication (MFA) adds an extra layer of security to your accounts. After entering your password, you'll need to verify your identity again, like with a code sent to your phone. It's like adding a second lock on your door, making it harder for scammers to break in.

- 4. Monitor your credit regularly:**

Keep an eye on your credit reports for anything unusual, such as new accounts you didn't open. It's one of the quickest ways to spot identity theft early. Many places offer free credit monitoring services, so take advantage of them.

- 5. Consider identity theft protection services:** Some services can keep an eye on your personal information and alert you if they spot something suspicious. While they can't prevent identity theft, they can make the recovery process smoother if it happens to you.

- 6. Secure your devices:** Keep your phone, computer, and other devices updated with the latest security patches. Use antivirus software and strong passwords to keep hackers out. It's a simple habit that can go a long way.

- 7. Shred important documents:** Even in today's digital age, physical paperwork can still be a goldmine for thieves. Shred any documents with personal information – bank statements or medical bills – before you toss them out.

Staying informed about the latest scams and being careful with your information can make a big difference. And if you do become a victim, don't panic. Report it to the authorities or your credit bureau right away. They can help you limit the damage and start the recovery process.

For more information, visit www.truecaller.com.

(NAPS)

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Ten investment tips for 2025

Whether you are a first-time investor or have been investing for years, here are 10 tips from the U.S. Securities and Exchange Commission's (SEC) Office of Investor Education and Advocacy to help you make better informed investment decisions and avoid common scams in 2025.

1. Avoid relationship investment scams

An increasingly common scam is the relationship investment scam, in which fraudsters develop a relationship with an individual online then use that relationship to take advantage on the individual.

Fraudsters will often initiate contact with targets of the scam online or on social media platforms – including professional networking, dating, and messaging websites/apps. They might run online advertisements or add individuals to a group chat that the individuals didn't seek to join. Scammers might text a target pretending to be an old friend or claiming to have contacted the person accidentally.

Once they find a target who's willing to engage with them, these fraudsters begin the long process of building their trust, be it through friendship, romance, or an offer to help achieve financial goals. They then might offer their advice on trading or claim to know about profitable opportunities leading to an opening to take advantage of their target by, for example, enticing the person to invest on a fraudulent investment website.

2. Watch out for pre-IPO scams

Investments scams that purport to offer investors the opportunity to buy "pre-IPO" shares of companies continue to be prevalent. SEC staff continue to receive complaints – and to bring enforcement actions – involving these types of scams, which may be promoted on social media and websites, by phone, by email, in person, or through other means.

3. Be wary of AI promises

With artificial intelligence (AI) in the news, individual investors should know that bad actors are using the growing popularity and complexity of AI to lure victims into scams. There are unregistered and unlicensed online investment platforms

that are promoting AI trading systems and making unrealistic claims.

In reality, these scammers are running investment schemes that seek to leverage the popularity of AI. Companies may seek to capture your interest by claiming they are leaders in developing or using this emerging AI technology. Companies might make questionable claims about how AI will affect their business operations and drive profitability.

While rapid technological change can create investment opportunities, bad actors often use the hype around new technological developments to lure investors into schemes.

4. New T+1 settlement cycle - what you need to know

The SEC recently shortened the standard settlement cycle for securities transactions from T+2 to T+1, subject to certain exceptions.

Since 2017, the settlement cycle had been T+2. To learn more about how the new T+1 settlement cycle will affect the transactions you place with your brokerage firm, go here.

5. Be an informed investor

Federal securities laws require companies and investment funds to provide information to investors about the state of their business and/or investments, as applicable. Much of this information can be found on the SEC's EDGAR website. Companies file quarterly and annual disclosure about their business and performance on Forms 10-Q and 10-K.

Investment funds, such as mutual funds and ETFs, deliver reports to their shareholders twice a year.

6. Always check your investment professional

Always check the background of an investment professional. It is easy and free, and it could save you money and heartache in the long run. You can find details of an investment professional's background, qualifications, and disciplinary history through the search tool on the SEC's website for individual investors, Investor.gov.

If you have any questions about



The SEC's Office of Investor Education and Advocacy has compiled a list of tips to help consumers make better informed investment decisions and avoid common scams in 2025.

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checking the background of an investment professional, you can call the toll-free investor assistance line at 1-800-732-0330 for help.

7. Understand how expenses can affect your returns

It can be costly to ignore fees associated with buying, owning, and selling an investment product. Expenses vary from product to product, and even small differences in costs can mean large differences in earnings over time.

An investment with high costs must perform better than a low-cost investment to generate the same returns.

8. Diversify your investments

Diversification can help reduce the overall risk of an investment portfolio. By picking the right mix of investments, you may be able to

limit your losses and reduce the fluctuations of your investment returns without sacrificing too much in potential gains.

Most investors find that it is easier to achieve diversification through ownership of mutual funds or exchange-traded funds rather than through ownership of individual stocks or bonds.

9. Gain knowledge about how behavior can affect investment performance

Did you know that active trading and some other very common investing behaviors can undermine investment performance?

According to researchers, other common investing mistakes include focusing on past performance, favoring investments

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Financial planning – a career for giving back

Lives can be impacted with ethical, competent financial advice

Financial planning may be a lucrative profession in a growing sector, but it's also well-suited for those who love helping others. Here are several reasons why becoming a certified financial planner professional is a great path for those who want to give back.

The profession prioritizes giving back

Seventy-six percent of certified financial planner professionals believe that pro bono services are important. In fact, being able to help others is why many people report getting into this profession in the first place. This philanthropic mindset is also reflected in CFP Board's recommendation

that all CFP professionals provide at least 20 hours of pro bono services each year, as well as the organization's goal last year of increasing the total number of volunteer hours to 100,000.

Resources make it easy

Financial planners who want to offer their services to traditionally underserved communities can access resources to help them in this endeavor, such as the Foundation for Financial Planning's Pro Bono 101 Course.

CFP professionals can also visit the website ProBonoPlannerMatch.org and subscribe to CFP Board's Pro Bono

Newsletter, to connect with volunteer opportunities nationwide.

It's more than just numbers

Financial planning is not just about crunching the numbers; it's also about building strong relationships. Money management is associated with a mix of emotions, and every client comes to the table with their own histories, biases, beliefs and anxieties.

To truly help people, financial planners must create a supportive, judgment-free environment, engage in active listening and validate the feelings of their clients.

As fiduciaries, certified financial planner professionals must commit to CFP Board to always act in their clients' best interests, with honesty, integrity, competence and diligence.

Financial planners can help reduce wealth gaps

A history of housing and banking discrimination in the United States has created a persisting racial wealth gap. According to a recent report by the U.S. Federal Reserve, the average Black and Hispanic household holds roughly 15-20% as much net wealth as Asian and white American families.

Financial planners can help reduce the racial wealth gap by working with diverse clients and seeking to understand how past experiences with financial institutions shape their approach to money

management.

These professionals can help with specialized needs

Many people enter the workforce wanting to help particular groups of people.

Whether it's helping veterans, the elderly, those mourning the loss of loved ones or people living with disabilities, financial planners can tailor their education and training to serve specific populations.

CFPs can maximize philanthropic efforts

Financial planners have a key responsibility in the world of charitable giving, advising their clients on how to maximize their money to make the biggest impact possible.

To learn more about how financial planning and altruism go hand in hand, visit cfp.net.

Competent, ethical financial advice can have a transformative impact on someone's life. Financial planners are helping more Americans achieve secure financial futures.

(STATEPOINT)

INVESTMENT TIPS • CONTINUED FROM PAGE 4

from your own country, region, state, or company, and holding on to losing investments too long and selling winning investments too soon.

10. Take caution on social media

Investors are increasingly turning to social media for information about investing. Social media platforms allow almost anyone – from expert investment professionals to social media influencers with limited investment experience – to easily share information about investments with a large number of people.

Exercise caution before following any investment advice from a social

media source. While social media can provide many benefits for investors, it also presents opportunities for fraudsters to contact many different people at a relatively low cost to try and ensnare individuals in various fraudulent schemes, such as impersonation schemes, market manipulation schemes, and relationship investment scams.

More information

Report possible securities fraud to the SEC. Ask a question or report a problem concerning your investments, your investment account or a financial professional.

For more information, visit investor.gov.

Those who like to help others may find a career as a financial planner rewarding as the advice given can greatly impact someone's life. Certified financial planner professionals must commit to CFP Board to always act in their clients' best interests, with honesty, integrity, competence and diligence.

Financial strategies to consider as retirement draws near

Freedom is often cited as a benefit of retirement. Many professionals look forward to the day when they retire and have more free time and the freedom to spend that time however they choose.

Of course, the opportunity to spend retirement how one sees fit typically requires considerable financial freedom.

Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth.

As retirement draws near, professionals can consider these strategies to ensure they have the financial freedom to make their golden years shine even brighter.

• **Plan to grow your wealth in retirement.** It's widely assumed that retirees need less income after calling it a career because the need to save for retirement is no longer present.

However, some expenses, including



Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth.

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health care, may rise in retirement, which underscores the need to continue growing your wealth.

Cost-of-living also will increase over the course of your retirement years, which highlights the need to keep growing wealth in retirement.

It can be tricky to protect your existing retirement savings as you approach the end of your career while also growing that wealth, so it is best to work with a financial planner to navigate that situation.

• **Maintain a mix with your**

investments. A model from the Schwab Center for Financial Research indicated that a hypothetical retiree with a \$2 million portfolio in year one of retirement will have slightly less than \$1 million left 30 years later if her portfolio maintains a mix of 60 percent stocks and 40 percent bonds and cash.

The model found that a second hypothetical investor with the same size portfolio in year one of retirement will run out of funds prior to year 29 if his portfolio is 20 percent stocks and 80

percent bonds and cash.

Though conventional wisdom suggests limiting risk as retirement nears and eliminating it entirely upon retiring, modern retirees are living longer and may therefore need to maintain a mix of investments to ensure they don't outlive their money.

• **Make the maximum allowable contributions.** Many aging professionals may not have saved as much for retirement as they might have hoped to upon starting their careers decades ago

In fact, a 2024 survey from Prudential Financial found that many 55-year-olds have fallen far short of establishing the level of financial security they will need in retirement.

The Prudential survey found that 55-year-olds had a median retirement savings of less than \$50,000, a number that falls considerably short of the recommended goal of having eight times one's annual income saved by this age.

If that situation sounds familiar for professionals nearing retirement age, then now is the time to begin catching up. Make the maximum allowable contributions to a 401(k) plan (\$23,000 in 2024) and/or an IRA (\$7,000).

In addition, the Internal Revenue Service notes that IRA catch-up contributions remained \$1,000 for individuals who were 50 and older in 2024.

Retirement can provide a sense of freedom professionals have worked hard to achieve over the course of their careers. Some simple strategies can help professionals on the cusp of retirement achieve the financial freedom they'll need to enjoy their golden years to the fullest extent.

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How to dodge FRAUDSTERS when in financial distress

Know what to watch out for when already struggling with money

Fraudsters will prey on anyone, from tactics specifically targeting those facing financial hardship in the wake of a natural disaster to everyday people struggling to stay afloat.

To help you avoid becoming a victim when you're most vulnerable, Freddie Mac is providing these tips and insights:

When in need of home repairs

The need for home repairs on short notice can crop up for a variety of reasons including severe weather or a house fire. Below are some common scams to watch out for.

• High-interest loans for repairs:

In this scam, someone may offer to loan you money for home repairs, often at a high interest rate, while you wait for your insurance money. In return, they ask for a post-dated check, your auto title or your tax refund.

Although this may provide short-term relief, it's an example of predatory lending because the high interest rates could end up costing you more in the long term.

Read any contract before signing it, and make sure you understand the total cost of the loan, including its terms and fees.

• **Repair contractor prepayment:** In this scam, your home repair contractor may ask you to sign a "direction to pay



form" that allows your insurance company to pay the contractor directly, even before the repair work is completed.

This can leave you vulnerable to incomplete or poor-quality work.

To avoid this scam, read your contract carefully and do not authorize the full payment amount until you are satisfied with the final product.

• Requests for financial information:

In this scam, a person claiming to be a government employee or disaster relief professional may request financial information, saying they need it to help you recover from a crisis.

Protect yourself by never giving anyone your personally identifiable information by phone, email, text or in person without confirming their identity.

For example, ask for identification and independently call the entity the person claims to work for.

When struggling to pay mortgage

If you're struggling to pay your mortgage and you are facing foreclosure, be on the lookout for two common types of fraud.

• **Foreclosure rescue fraud:** In such a scheme, someone may falsely promise to be able to save your home from foreclosure. The fraudster will commonly:

- Require you to sign the title to your home over to them.
- Ask you to sign unfamiliar documents.
- Request that you share personal information.
- Charge you rent to stay in your home.
- Offer to pay your delinquent mortgage by purchasing your home.

– Promise that you can repurchase your home when your financial situation improves.

Fraudsters orchestrating these schemes pose as professionals and promise to stop foreclosure, often at a high price.

However, they don't deliver on their promises. As a result, you could lose the title to your home and be at risk of foreclosure.

• **Loan modification scams:** Loan modification scams may operate similarly to foreclosure rescue fraud.

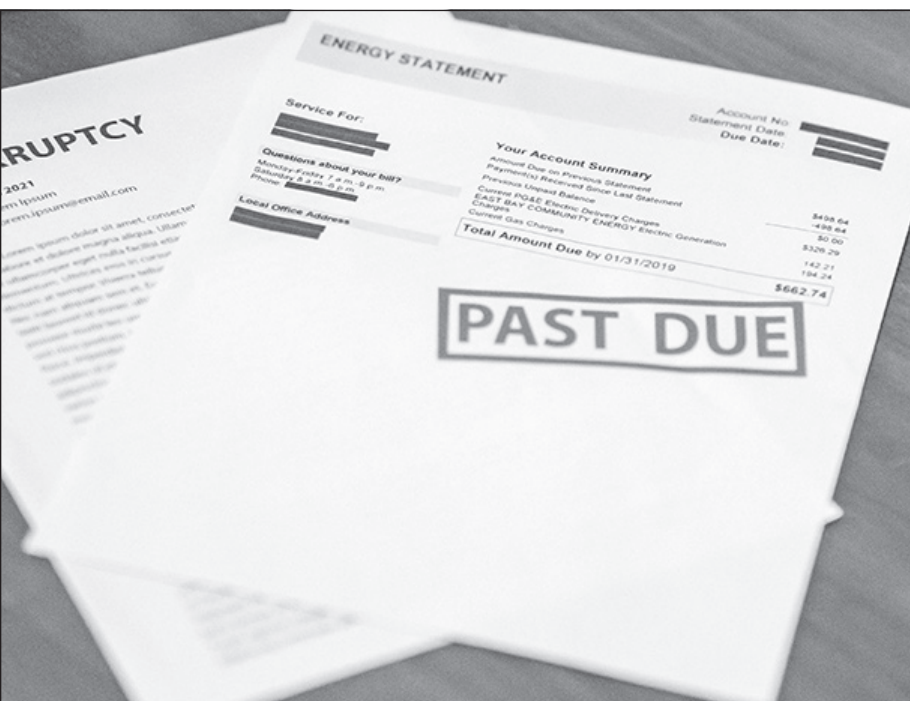
In these scams, fraudsters collect an upfront fee and promise to work with your loan servicer on your behalf. They claim that they can obtain a loan modification that reduces your payments.

If someone other than your loan servicer (the company listed on your mortgage statement) offers you mortgage assistance, don't provide your information.

If you are struggling with your mortgage payment, contact your lender, a certified HUD housing counselor or a housing finance agency. These trustworthy resources can present you with real options to help avoid foreclosure.

Learn more fraud prevention tips by visiting myhome.freddie.mac.com.

Unfortunately, fraudsters have made it their business to prey on pain. With the right knowledge, you can help ensure that no one takes advantage of you when you're down on your luck.



Fraudsters have made it their business to prey on pain and some common scams to keep out for include when in need of home repairs and when struggling to pay a mortgage. Freddie Mac offers a list of what to beware of to help ensure people aren't taken advantage of during already tough situations.



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