

Defeat Debt

Credit Advisors Foundation

Volume 49, Issue 1

Resolution Magic—the hard work of making change

It's a new year. Time to put into practice the resolutions you made on New Year's Eve.

Contrary to popular belief, there is nothing magical about New Year's Eve that causes us to automatically change or transform like a child's toy, into a resolution achieving superhero. Any 'magic' you may have experienced could be the magic of new beginnings and possibilities or simply the 'Big Fun' and 'Party – hardy' atmosphere of

New Year's Eve, but is that enough to pull you forward to achieve your resolutions? Probably not.

Although most resolutions revolve around behaviors to change, most of our behaviors are directly linked to our attitudes and beliefs. Which, could mean if you do not change your attitudes and beliefs, its darn hard to change your behaviors. There are other attitude considerations when pursuing a resolution or making any attempts at behavioral change in our lives.

First, take some time to reflect on past resolutions. Did you really want to succeed? Or were you just surfing the resolution wave of New Years without considering what you really wanted or what was truly important to you?

Do you continue to set the same resolution each year and then give up

or forget about it? Determine what you gain by staying the same. Is there an unrecognized bonus in giving up? What would you lose if you did succeed? (It doesn't have to be logical or make sense for there to be an impact to your efforts).

Are you stymied by the first obstacle to your resolution or set back in accomplishing your goal? Sometimes it can be helpful to consider possible problems that could arise and how you will deal with them when you are still in the development phase of a resolution or behavior change goal. Then, if something does happen, you can stay in tune with your resolution while overcoming obstructions to your achievement.

It is also important to know just how serious or committed you are to the resolution. Have you designed accountability into your resolution? Will there be

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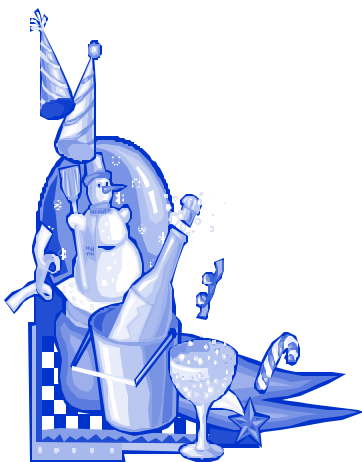
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The Big Fun of New Year's Eve isn't always conducive to long term resolution success.

Resolution Magic

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consequences for not reaching your resolution goal? Some of us must find the balance between accountability and consequences to find the resolve necessary to achieve change.

Finally, the most vital attitude element of achieving your resolution is to recognize the value of the promises you make to yourself. Simply put, your resolution is a promise to yourself. Start small, if need be, to make sure you can achieve your goal, thereby building success as reinforcement in your commitment to yourself.

Of course, the resolutions you choose and how you manage them can also influence your success.

As when designing a household budget, make use of SMART goals to assist in achieving your resolution. SMART goals must be specific, measurable, achievable, realistic, and time framed. Going

through the process to ensure your goal is 'SMART' can also help you focus your attention on the attitudes that may disrupt your efforts to achieve your goal. You might even find that making multiple small resolutions (focusing on the behaviors necessary to create the result you want) instead of one big resolution (the actual result you want) may make accomplishing your resolutions more manageable. Another advantage of making small resolutions is that you may find less resistance to doing them, allowing you to build a history of success fairly quickly.

Two more hints for successful resolutions to keep in mind. First,



write them down. If you have created a SMART goal for your resolution the best way to keep track and be able to measure your progress is to write down your goal with checkpoints along the way. Second, avoid resolutions or goals that revolve around *not doing* something.

A *not doing* resolution, like 'quitting smoking' or to 'stop eating junk food', by its very nature puts your total focus on the thing you no longer want to do.

It may seem like a small thing, but re-orienting your resolution to 'becoming smoke-free' or 'eating three servings of fruits and vegetables a day', can make a big difference with just a minor change in perspective.

Identity Theft Prevention Review

It is estimated that 10 million consumers are victimized by identity theft annually. You know not to give out your personal information over the phone. You zealously protect your bank account numbers, credit card information, medical records and your mother's maiden name. But what about the Holy Grail of personal information sought by every identity thief out there? How well do you protect that singular piece of information from which all other fraudulent activity, like obtaining a loan, creating false identification documents, or accessing bank accounts can grow? What is this golden ticket to Fraudsville? Your social security number.

Why is your social security number the most vital and highest risk piece of personal information you have? Because of the power we, as a nation, through government agencies, creditors, financial institutions, insurers, employers, schools, and businesses have accorded the social security number as the ultimate validation of identity.

Social security numbers are often placed on student I.D.s, driver's licenses, or used as employee identification numbers and placed on payroll checks. Credit bureaus, although highly regulated when selling credit reports, can sell your

*What can you do? Ask questions.
Secure personal information.
Monitor your credit report.*

personal information such as your name, address, SSN and mother's maiden

name with little or no regulatory limitations. Credit unions commonly use social security numbers as customer account numbers. While on one hand, preaching to consumers to protect their personal information and to use caution in creating passwords to access accounts, some banks use your social security number as an identification validator when accessing your records by phone or on-line.

So what can you do?

Ask questions. Unless a business

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Word Search

See if you can solve our Word Search puzzle for January. Words have been selected from the articles in this edition of Defeat Debt and hidden in the puzzle.

ATTITUDE MAGIC

BEHAVIOR NEW

BUSINESS NUMBER

CHANGE PERSONAL

CREDIT RESOLUTION

IDENTITY SECURITY

LAW THEFT

YEAR

R	E	S	O	L	U	T	I	O	N
S	S	E	N	I	S	U	B	A	K
X	T	C	E	T	H	E	F	T	B
E	Y	U	W	A	L	A	Q	T	E
P	E	R	S	O	N	A	L	I	H
T	A	I	C	R	E	D	I	T	A
E	R	T	C	I	G	A	M	U	V
N	E	Y	T	I	T	N	E	D	I
C	H	A	N	G	E	S	S	E	O
B	E	H	U	N	U	M	B	E	R

ID Theft Prevention Review

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has a need to access your credit history or tax information, question the need to report your social security number. Also question how the information would be used, stored, and if it would be shared, with who? (Consider opting out of sharing or marketing lists that would include any personal information about you.) If a business has you use your SSN as a personal identification number (PIN) request and expect a different PIN. If the business is unable to accommodate you, explain the problem and take your business elsewhere. Be aware. Almost half the states in the union already have laws requiring consumers be notified when security precautions fail and personal information protections



have been violated. Many of these laws also prohibit the use of SSNs for identification purposes. Check with your state attorney general's office to see if your state is in this group. Also remain attentive to pending federal legislation to protect personal information and how diligent proposed protections would be. (Many consumer advocates suggest that sometimes federal consumer legislation waters down or completely eliminates protections from standing state laws.) Other things you can do include not carrying your social security card, unless absolutely necessary. Always keep your personal documents, like birth certificates or passports in a safe place, along with your financial documents. Suggestions include storing such items in water-resistant plastic covers or bags, inside a fireproof box or bank

safety-deposit box. Secure personal information at home. In most cases where fraud investigators are able to determine where or how an information breach occurred, the trail often leads back to either friend, family member, or acquaintance of the victim. Become informed about information security procedures at your place of employment. Who has access to and how is your personal information secured? Monitor your credit report. Review your credit report from the three major credit bureaus for mistakes and fraud on a regular basis. (Some experts recommend accessing your free annual credit report in a systematic manner – every four months request your free credit report from one of the three major credit bureaus in a rotating manner, rather than all three once a year.)

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Get out of debt with no regret



The Kitchen on a Dime

Our recipe this month was discovered (ok, stolen) at a family gathering and pot luck recently. At that event, the casserole was an unexpected addition to the turkey main dish, but all could tell it would also be fabulous with ham or a pork roast as well. (Even the usually 'feed me and let me watch football' guys raved about this tasty dish!)

Pineapple Casserole

Ingredients:

- 1 large can crushed pineapple
- 1 large can of pineapple tidbits
- 1 cup sharp cheddar cheese
- 1 cup of sugar
- 6 tablespoons of flour

Topping:

- ½ cup butter (1 stick), melted
- 1 ½ rolls or Ritz crackers, crushed

Directions:

Put pineapple in 8 x 11 ungreased baking dish.

In a small bowl mix cheese, sugar, and flour.

Sprinkle cheese mixture over pineapple

Sprinkle crackers evenly over entire casserole

Drizzle melted butter over the crushed crackers.

Bake at 350° for 30 minutes or until top is golden brown.

Recipe makes 8 servings at less than 50 cents each.

