



Dear Resident,

Welcome to the first edition of Money Issues. Our goal is to provide you with timely tips to help protect you from financial scams and encourage you to take just *one small step* each month to increase your financial security.

Join the NH Saves Campaign

New Hampshire Saves is now part of a larger campaign (America Saves Week, February 20-27) that encourages citizens to save money and provides helpful strategies to reach their goals.

[Learn more and enroll at America Saves.](#)



Need some help? Acclaimed author and personal financial expert Michael B. Rubin will help you prepare for life's twists and turns at an exciting new seminar, **Living Beyond Paycheck to Paycheck**. Learn how to get rid of debt, become fiscally responsible and make your money work for you! Join us March 9th at UNH in Durham, NH from 5:30 - 7 pm. [Learn more, register.](#)

Other Money Issues

Get your Taxes Done Early

There are three really important reasons for completing taxes early:

- You'll receive your refund sooner; in less than 10 days if you file electronically. Be patient, avoid the refund anticipation loan and keep more of your money.
- You won't be rushing so you'll make fewer mistakes. You'll have time to see if you qualify for the [Earned Income Tax Credit](#), or the [Child Tax Credit](#), or the [Savers Tax Credit](#).
- [Making good use of your tax refund feels great!](#) 🎉

Note: Free help is [available at VITA and AARP Tax Sites around the State](#).

Upcoming Workshops and Seminars

- Learn about the Alternatives to Foreclosure, on February 24th from 6 - 8 pm in Concord. To register call the Banking Department at 603-271-3561. View other seminar dates at [HomeHelpNH.Org](#).
- Making Ends Meet, on February 28th from 5:30 - 7 pm in Concord. [Details, Registration](#).

[View all the ongoing UNH Cooperative Extension workshops.](#)

Don't Fall for Phishing Scams

Last week the Banking Department received several calls from residents with concerns about a text message they had received. The message pretends to be from a local institution and asks residents to call a specific phone number and enter their account information.

Remember never give your personal information to anyone who contacts you by text message, phone, or email. This is probably a "phishing" scam to steal your financial information. If you did enter your information, contact your financial institution immediately. You may need to close your account.