



The Alliance for Consumer Protection

Providing Consumer Guidance to Beaver County, PA Residents since 1975

ACP Newsletter

April 2024

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We're here to help all Beaver County, PA residents with consumer issues & disputes, online security tips, credit issues, family budgeting and more.

Call us today for an appointment to discuss your situation.

724-888-5931

info@acp-beaver.org



"Success is the sum of small efforts - repeated day in and day out."

~Robert Collier

DID YOU KNOW . . .

Phones need naps! At least once a week, make it a must to turn your phone off to and let it rest for a full minute before turning it back on. You'll be retaining memory, preventing crashes, prolonging battery life and helping the phone run smoothly.

Computers and tablets need naps, too. Shutting your computer down once a week will keep it running fast and can avoid buggy technology.

And they both need regular cleaning, too, to keep them sanitary. See "How to Safely Clean Your Phone" on p. 3

While we research our articles to the best of our ability and strive for accuracy, ACP does not intend to provide in-depth information or to guarantee the accuracy of all information. We hope our articles will broaden your awareness of the issues we mention, and as always, we urge you to do your own research. Enjoy!

SPRING CLEANING TASKS THAT \$AVE YOU MONEY

Dusting ceilings, light fixtures, window shades and curtains not only improves indoor air quality - possibly reducing the need for medications, or trips to the doctor - it also lets your furnace and A/C work easier, saving energy costs.



Shampooing or steam-cleaning the traffic areas of your carpets extends their life,

Changing the furnace and A/C filters. Changing the filters regularly reduces your electric bill.

Turning your mattress extends its life by distributing the wear.

Washing your pillows (especially after you've had

a cold or other virus) keeps you healthy.

Vacuuming refrigerator/freezer condenser coils (on the back or bottom behind a grill) improves efficiency and saves electricity.

Cleaning the inside of the refrigerator/freezer (with 1-2 tablespoons of baking soda in a gallon water or equal parts white distilled vinegar and water) gives you a chance to toss outdated items and to organize the contents so you don't buy things you already have.

Thanks to <https://livingonthecheap.com/12-spring-cleaning-tasks-that-can-save-you-money/> for permission to share these tips! Click the link for even more things to clean to save even more! And while you're there, sign up for Living on the Cheap's money-saving newsletter!

Big Thanks to Our Wonderful Business Sponsors!

Your support helps make it possible for us to help others.

A.K. Nahas Appliance Furniture Mattress TV, 724-576-4640

Abbey Carpet and Flooring, 724-728-1925

B Well Nation Fitness Center, 724-384-0765

Beaver Valley Remodeling, 724-728-2228

Beaver Valley Sheet Metal, 724-417-9594

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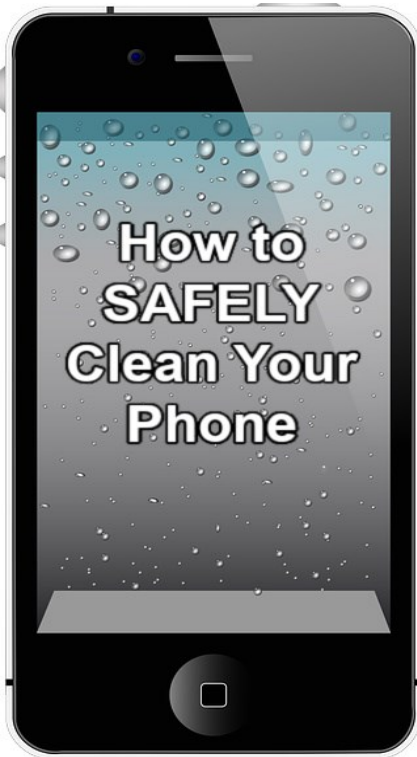
Greater Allegheny Financial Group, 724-375-5333

Homer Nine & Sons, 724-241-8698

Nisource-Columbia Gas, 888-460-4332

Travel Junction, 724-266-5715

Wagner's Home Remodeling, 724-847-1433



Consider this: Per Verizon, average users touch their phones a whopping *2,617 times a day*. Imagine what those fingers leave behind! But don't reach for the soap and water. Electronics don't take to water very well at all. To safely keep your phone from hanging on to dirt and germs, follow these steps provided by Verizon:

- Turn off and unplug your phone.
- Thoroughly wash your hands, using soap and water; scrub for at least 20 seconds.
- Gently wipe down the outside of the phone, including the screen, with an anti-bacterial wipe. Or, spray a soft cloth with an alcohol-based disinfectant cleaner containing 70% isopropyl and use that to clean your phone. (The ratio of 70% alcohol is important: it's enough of a concentration to kill any germs on the phone's surface.)
- Avoid getting any moisture in the ports.

Keep these important Do's and Don'ts in mind, too, Verizon says:

The DO'S

- Do unplug and turn off your phone first.
- Do use disinfectant wipes with 70% isopropyl alcohol or a similar disinfecting spray, spritzed onto a clean microfiber cloth.
- Do spray any cleaners onto a soft cloth, not directly onto your phone.
- Do wring out the wipe or cloth before using if it's too wet.
- Do use soap and water or disinfecting wipes/spray to wash your phone case, based on the material it's made of and manufacturer's instructions.
- Do sanitize your tech at least once per day.

The DONT'S

- Don't use 100% alcohol cleaning products; they can damage a phone's protective coatings.
- Don't apply liquid or cleaner directly to your phone.
- Don't submerge the phone.
- Don't use liquid bleach.
- Don't let any liquid get into your tech's ports.
- Don't use a paper towel to wipe your screen.

Before cleaning any of your devices be sure to check the manufacturer's instructions for keeping your tech clean.



Smart Things to Do with Your Tax Refund

Pay Down Debt—Especially those high-interest credit cards.

Open a High-Yield Savings Account to grow it even bigger.

Build Your Emergency Fund to have more peace of mind all year

Add Value to Your Home. Paint a room, get new lighting and fixtures, upgrade your kitchen or bath.

Make an Extra Mortgage Payment, saving interest payments and lowering your debt.

Invest in Your Health with a gym membership, a used bicycle or treadmill and use them!

Source: <https://www.gobankingrates.com/smarter-things-to-do-with-your-tax-refund-2102723/>

GUIDES FOR THE BIG SPRING CLEAN-UP

Out with the grime, in with the glow! Spring's the time for cleaning, you know.

Prioritize the tasks you want to accomplish, decide which family member will do which tasks, gather the needed tools and materials, set up a schedule, and you're on your way.

Not only does cleaning come with the bonus of a more pleasant and relaxed environment, it saves you money by extending the life of everything you clean and reduces your chances of needing doctor visits or medications for allergies and asthma brought on by dust and mold.

Want some direction on what to clean and how? Check out these reader-friendly guides:

- **Martha Stewart's Ultimate Spring Cleaning Checklist**

<https://www.marthastewart.com/267295/spring-cleaning-checklist#toc-room-by-room-spring-cleaning-checklists>

- **Better Homes and Gardens' 30-Day Cleaning Challenge**

<https://www.bhg.com/homekeeping/house-cleaning/tips/30-day-cleaning-challenge/>

- **Merry Maids' Spring Cleaning Checklist**

<https://www.merrymaids.com/cleaning-tips/seasonal-cleaning/spring-cleaning-checklist/>



ACP'S SPRING & SUMMER WORKSHOPS

*All workshops are presented by ACP's Executive Director, Dr. Kimberly Underwood, at the **Community College of Beaver County, PA, Center Campus**, and are open to the public free of charge.*

Register by calling CCBC's Adult Education Program at 724-480-3451

Financial Literacy

Explore the foundations of personal finances and paying off debt faster in this eye-opening course. We give you tools to make healthy financial decisions with monthly expenses in the budgeting portion of our class. Also, we will shed light on how to make good decisions regarding paying off debt quickly and saving on interest you pay overall.

Thursday, April 11 6:00 - 7:00 pm

Wednesday, June 5 11:00 - 12:00pm

Thursday, May 16 2:00 - 3:00pm

Tuesday, July 16 5:30 - 6:30pm

Credit Score Improvement

Learn all the essentials to get started improving your credit score. The journey begins with details about getting access to your credit score on a constant (free!) basis and getting your credit report. Discussion continues with deciphering how to read your report and identifying problems that can be repaired. We finish the course with strategies to get your score moving upward and to dispute inaccuracies that might be keeping your score low.

Thursday, May 16 3:30 - 4:30pm

Wednesday, June 5 11:00am - 12:00pm

Tuesday, July 16 7:00 - 8:00 pm

Online Security and Strong Passwords

Examine common internet and email security issues we all face today. Learn the important rules to follow when considering whether to click on a link or email attachment. Develop solid strategies for creating (and remembering!) your own strong passwords using tools provided in the course. Explore the specific tools you need to keep your email, bank account, and personal information safe.

Thursday, April 4 12:00 - 1:00 pm

Tuesday, June 4 10:00 - 11:00 am

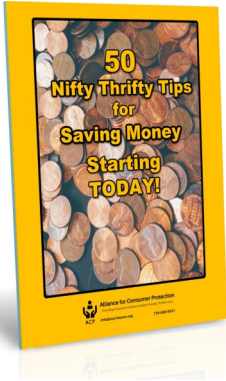
Monday, May 20 12:00 - 1:00 pm

Wednesday, July 17 10:00 - 11:00 am

Help Us Help Others

When you become an ACP sponsor, your tax-deductible donation helps us provide consumers with no-cost complaint resolution/mediation, debt and credit counseling, credit score improvement, budgeting, and online security education.

Benefits of Sponsorship



- ◆ Annual subscription to our newsletter, filled with money-saving tips, scam alerts, our workshop schedule and more, delivered directly to your email inbox.
- ◆ Free copy of “50 Tips for Saving Money—Starting Today!”
- ◆ Sponsoring Businesses receive recognition in every issue of our newsletter and at our community fund-raising events.

Please check one:

Individual Annual Sponsorship, \$10

Business Annual Sponsorship, \$50

One-time Donation of \$ _____

Please Print:

Make checks payable to “Alliance for Consumer Protection”

NAME	
STREET ADDRESS	
CITY, STATE, ZIP	
PHONE	
EMAIL	

Please Mail Your Check To:

ACP, 106 McKenney Drive, Beaver, PA 15009

Thank You!

Your Support is Sincerely Appreciated



pennsylvania
DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT

The Alliance for Consumer Protection is funded in part by the PA Department of Economic Development and material support is provided by the Beaver County Board of Commissioners.

High Stakes Scams Target Bank Accounts, Phone Control

With the rapidly exploding availability of high-tech tools at their disposal, sly con artists are ripping off consumers' bank accounts and taking control of their phone. Disguising their phone numbers and impersonating a company's employees, thieves trick people with texts, phone calls, and emails. Their threats can be convincing, throwing you off guard and persuading you to call a number they provide to straighten things out. But call it, and you may have opened yourself to the theft of your data and even access to your bank accounts.

More and more, experts are advising that you never answer any call from a number you don't know. Let the call go to your answering machine and if it seems legitimate, call the company or bank in question using a phone number you have verified. Look on your bills from the company for a phone number, or if it's a bank or credit card that's involved, always use the customer service number on the back of your card.

For some great tips on staying safe online, attend one of our free "Online Security and Strong Passwords" workshops. See p. 5 for dates and times.



A Reminder from *Money Talk News**

CHANGE OR CLEAN YOUR FILTERS

- ◆ Dishwasher
- ◆ Range Hood
- ◆ Tap Water Faucet
- ◆ Refrigerator
- ◆ Pet water fountain
- ◆ Dehumidifier

*For details and how-to help, see <https://www.moneytalksnews.com/slideshows/filters-we-forget-to-clean/>



Need Help?

- Having a problem paying your monthly bills?
- Need credit counseling?
- Want help setting up a family budget?
- Need help clearing up your credit report?
- Having a landlord-tenant problem?
- Buy a used car that turned out to be a lemon?
- Being harassed by collection agencies?
- Been denied credit?
- Have a complaint against a business or service?
- Been denied car insurance?
- Have problems with products or warranties?
- Need to know how to protect yourself online?
- Having trouble paying your mortgage or utility bills?



The Alliance for Consumer Protection
724-888-5931

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Mail Only: ATTN OFFICE-ACP * AMBRIDGE TOWERS * 500 BEAVER RD * AMBRIDGE, PA 15003

FOR BEAVER COUNTY RESIDENTS, HUMAN SERVICES HELP IS HERE

Southwestern Pennsylvania residents in need of human services now have a place to turn for help. By simply dialing 2-1-1, a caller will reach a trained Resource Navigator who can connect you with appropriate resources in their community—including services offered by ACP.

"Whether you're looking for help heating your house, putting food on the table, or finding transportation, PA 2-1-1 Southwest can help," said Julie DeSeyn, Director, PA 2-1-1 Southwest.

"Since the launch of PA 2-1-1 Southwest, we've been able to help tens of thousands of people in need, and we look forward to connecting more people to resources in their communities."

Resources can also be found at the PA 2-1-1 Southwest website, www.pa211sw.org

The PA 2-1-1 Service Also Provides Targeted Help at These Numbers

- Dial **2-1-1** for FREE support accessing health and human services in your community (like childcare, emergency food, or housing services)
- Dial **3-1-1** for FREE municipal or local government services
- Dial **4-1-1** for PAID information services (like the phone number for a restaurant, store, or bank)
- Dial **5-1-1** for FREE traffic, airport, and public transportation information
- Dial **6-1-1** for FREE telephone company customer service and repair
- Dial **7-1-1** for FREE TDD relay for the deaf and hard of hearing
- Dial **8-1-1** for FREE digging site assistance ("Call Before You Dig")

Dial 9-1-1 in case of medical, police, or fire emergencies

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See p 6 for details.