



## ACP NEWSLETTER

FALL 2020

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- ◆ *...and more!*

***We are here to help you, Beaver County residents! You can access the Alliance for Consumer Protection's FREE services in many easy ways:***

- ◆ We are seeing clients by appt. only during the pandemic. Please call:
  - Mon.-Fri. 9am-4pm
  - (724) 888-5931
- ◆ Our new office is located at 277 Beaver Valley Mall (located inside the Job Training office)
- ◆ Email us to get started at [info@acp-beaver.org](mailto:info@acp-beaver.org)
- ◆ Or, visit our website for downloadable forms at [www.acp-beaver.org](http://www.acp-beaver.org)

### **ACP SUCCESS STORY**

We often have clients who contact us requesting tips and information on getting security deposits returned after leasing.

In fact, one client this past year contacted us needing mediation to get a security deposit returned from the landlord. ACP was able to negotiate with the client and landlord to get the security deposit returned. We love a happy ending to a client case! (See p. 2 for tips on apartment leases and security deposits.)



## DID YOU KNOW?

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There are resources to help Beaver County residents stay warm this winter?

Contact these offices for more information!

### **Warming & Cooling Centers of Beaver County**

Don't have heat? Need shelter if below freezing?

Mon.-Fri. 9am-4pm: 724-846-6400 (Ext. 140)

After hours homeless hotline: Dial 211

### **Your Local Utility Company**

If your utility has been shut off or you have received shut-off notice, call your specific utility company first to discuss options for payments arrangements (check your bill for contact number.)

### **Need more information about your rights and options?**

Contact Penn. Public Utility Commission:

**1-800-692-7380**



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## **ACP welcomes a new Executive Director**

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Let's be honest- the year 2020 has been full of changes! A positive change at the Alliance for Consumer Protections includes the ushering in of a new Executive Director. Kimberly Underwood joined ACP in August 2020 as the Executive Director. She has enjoyed meeting old and new clients, and working with community partners to extend ACP services.

Kimberly is excited to help find new ways for the organization to provide assistance in the community. Contact ACP to be a part of upcoming meetings with Kimberly on budgeting, financial literacy, internet and phone scams, internet security, and more.

Help us in extending a warm welcome to Kimberly as she joins the Alliance for Consumer Protection!

## Money-Saving Tips This Fall Holiday Season

### #1: Make holiday decorations instead of buying them pre-made

Check out the following websites for ideas.

- <https://happyhooligans.ca/wreaths-kids-make/>
- <https://www.prudentpennypincher.com/thanksgiving-decorations/>



### #2: Use energy more efficiently

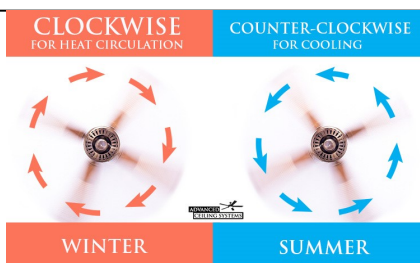
- Did you know that from November-April, you are typically charged a lower rate on electricity that is used between 7pm-7am? Check with your energy company to verify if they charge a lower rate for off-peak hours. If they do, try running your dishwasher, clothes washer, etc. during these off-peak times.
- Also, keep bedroom/bathroom doors open and air circulating by turning ceiling fans on, circulating in the clockwise direction in cooler winter months to save on heating costs.



### #3: Holiday shopping

Try to set a specific limit of money you will spend total for the holiday season and stick to it. Place that amount in a separate account, like savings, so it is easy to keep track of where you are at in the budget.

If using a credit card, be smart. Use a cash back rewards debit card or use a credit card that earns rewards, then use the rewards to get a gift card, etc. to provide a gift for someone on your list.



# Apartment Leases and Security Deposits

## WHAT YOU SHOULD KNOW BEFORE YOU LEASE

1. A lease between a landlord and a tenant should be a written contract to rent property. (Note: Oral contracts are not desirable because you need information placed in writing for easy reference by yourself and the landlord.)
2. It is difficult to change or break a lease without one side surrendering a sum of money.
3. A security deposit is money which actually belongs to the tenant, but is held by the landlord for protection against damages or unpaid rent.
4. Before moving in, make a complete list of any existing damages and repairs that need to be made. It is best to also take photos of all rooms, and especially any damaged areas, for easy reference when moving out. (Plus, if taking pictures with your phone, there is a date/time stamp proving the damage was there initially!) Be sure to back up these photos, as well (in case your phone changes or you lose a phone during the lease period).
5. Keep a copy of this list, give one to the landlord, and attach a copy to the lease.
6. To have your security deposit refunded, give the landlord a forwarding address and return the keys to the property. Within 30 days of moving out, the landlord must either return the security deposit or send you a list of damages, the cost of repairs, and any money remaining from the deposit.
7. You must also give your landlord a statement in writing the exact date you plan to vacate the property. Typically, you have to give at least 30 days notice, but you should check your specific lease terms to verify how early you must notify the landlord in advance.
8. **ESSENTIALS:** Do not sign a lease until all blanks are filled in. Also, be sure to keep a copy of the lease for yourself.
9. Make sure your lease contains:
  - ◆ The specific address, including apartment number of the unit
  - ◆ The length of the lease
  - ◆ An explanation of the rent payment procedure, including late penalties and rent increases
  - ◆ Which utilities you are responsible for paying, including which ones are "extra," like cable and internet
  - ◆ Termination or renewal information
  - ◆ The amount of the security deposit
  - ◆ The number of parking spaces you have, specifically, and parking rules about guest parking, such as no overnight parking, if there are designated areas for guests to park, no broken down or unlicensed cars, etc.






# Fall Budgeting Word Search

Can you find all the budgeting words below?  
Take on the word search challenge and find out!

Name: \_\_\_\_\_ Date: \_\_\_\_\_



## Budgeting

DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

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

ADJUSTMENT	LIQUIDITY	PURCHASING
ASSETS	MONEY	SALARY
BALANCE	MORTGAGE	STATEMENT
BENEFITS	NEEDS	VALUE
BUDGET	NET WORTH	VARIABLE
CAPITAL	PLAN	WAGES
CASH FLOW	POWER	WANTS
COMMISSION		
COST OF LIVING		
DEDUCTIONS		
DISPOSABLE		
EMERGENCY		
EQUITY		
EXPENSE		
FIXED		
GARNISHMENT		
INCOME		
LIABILITIES		

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**Thank you to our  
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**WAGNER'S HOME  
REMODELING**  
828 3rd Ave.  
New Brighton, PA  
15066  
724.847.1433

**TRAVEL JUNCTION**  
  
192 Ohio River Blvd.  
Ambridge, PA 15003  
724.266.5715

**ABBAY CARPET**  
  
105 Pleasant Dr.  
Aliquippa, PA 15001  
724.378.1925

**HOMER NINE & SONS  
INC.**  
415 Mulberry St.  
Beaver, PA 15009  
724.241.8698

**Thank you to our ACP sponsors!**

**BEAVER VALLEY  
REMODELING**  
811 3rd Ave.  
New Brighton, PA  
15066  
724.728.2228

**BEAVER VALLEY  
SHEET METAL**  
1215 Pennsylvania  
Ave.  
Monaca, PA 15061  
724.417.9594

**GREATER ALLEGHENY  
FINANCIAL GROUP**  
131 Pleasant Dr.,  
Suite. 2U  
Aliquippa, PA 15001  
724.375.5333

# Holiday Shopping Scams

As the holiday season arrives, Attorney General Josh Shapiro is warning Pennsylvanians to beware of scams and deceptive advertising while shopping at stores or online this year.

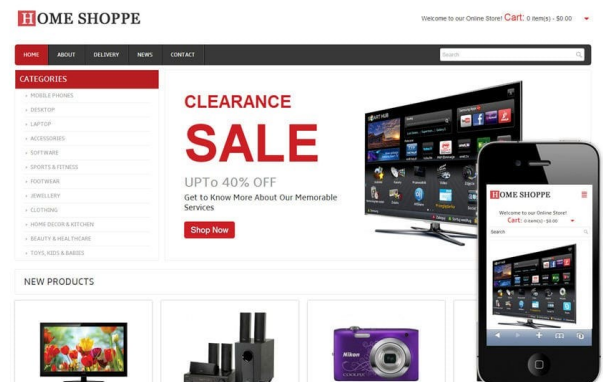
## **Be on the lookout for the following scams:**

- **The Bait and Switch:** Take retailers' advertisements to the store with you. Unscrupulous retailers may advertise goods at low prices, but when you get to the store the price may be higher than advertised or the product might not be there at all.
- **Skimming Devices:** During the holidays last year, police were called to a retailer at the King of Prussia mall to remove a skimming device from one store's register. Sometimes skimming devices are placed on gas pumps or ATMs to capture data from the magnetic stripe on the back of credit and debit cards. If something looks out of place or easily wiggles, use a different ATM, gas pump or register.



## **Beware of these online shopping issues:**

- **“Cybersquatting” Sites:** Crooks try to impersonate well-known websites by inverting characters or slightly altering the name of a well-known website. The copycat sites may look similar to the real website – and they can steal your credit information. Carefully read website addresses to ensure you are shopping on a legitimate website.
- **Copycat & Fraudulent Websites:** Fake websites set up by scammers target online shoppers during the holiday season. Sometimes appearing as ad results in online searches, these sites may contain malware or steal inputted credit card data. Avoid making purchases from untrustworthy sites.



The ACP is funded in part by the PA Department of Community and Economic Development and material support is provided by the Beaver County Board of Commissioners.

# Holiday Shopping Scams (continued)

- **Security Certificates:** To ensure you are shopping on a secure website, make sure the website begins with “https” and has a small padlock icon next to the webpage address. Keep your computer, tablet or smartphone up-to-date and install security software.
- **Retailers Who Request Payment through Wire Transfer:** Legitimate online businesses will not use wire transfer to collect payment for purchases. This is a sure sign of a scam.



## GIFT CARD SCAMS



Attorney General Shapiro also issued a warning about gift card scams, which have been increasing rapidly in recent years. The Federal Trade Commission recently found that 26% of scam victims paid with a gift card between January and September 2018, compared to only 7% in 2015 – a 270% increase. The most common types are:

- **Grandparent Scam:** The scammer impersonates a grandchild of the victim who claims to have been arrested and in need of money to pay for bail or a lawyer, paid in the form of retail gift cards. Victims report that the scheme was believable because the scammer knew the name of and sounded like the victim's grandchild.
- **IRS Scam:** The scammer impersonates someone from the IRS attempting to collect taxes owed. The scammer usually threatens arrest that day if the debt is not paid immediately via gift cards. Again, victims report that the scheme is believable because the scammer may give the name and badge number of a real IRS agent whose identity can be verified online, may know detailed information about the victim's tax history, or may send the victim an email that appears to be from an IRS domain.



## **ACP needs YOU!**

Contact our Executive Director to discuss ways you can help others in your community by volunteering with ACP.

### **We have volunteer opportunities available!**

We would love to have you join us if you:

- ◆ Have even a little bit of time to volunteer
- ◆ Can make/return phone calls
- ◆ Want training on helping clients with cases
- ◆ Have basic office/online skills
- ◆ Or, want experience at a non-profit agency

### **Additional Information:**

- ◆ Experience is a plus, but not required.
- ◆ Mileage reimbursement may be available for those that qualify.
- ◆ Contact us for more details or fill out the form below and submit it to ACP.

<https://acp-beaver.org/Forms/ACP%20volunteers.pdf>

### **HOW TO CONTACT US**

- ◆ Kimberly Underwood, Executive Director
- ◆ [kimberly@acp-beaver.org](mailto:kimberly@acp-beaver.org)
- ◆ (724) 888-5931



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