



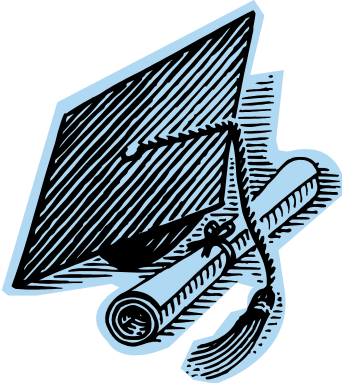
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Mediation and Solution*

2nd Quarter 2014

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STUDENT LOAN

By Sidney Elkin, Founder

Student loan issues have recently been in the news due to overcharging and questionable practices by private companies which process loans for the US Department of Education. In addition, newest data reveals that students graduate and on average have amassed student loans over \$30,000, depending upon locale.

Continuing education beyond high school often requires students and /or their families to take out loans to cover costs. Student loans can be Federal or private loans.

1. Federal loans are regulated by the Federal government with the Department of Education as lender.
2. Federal Family Education Loans, (FFEL, are backed by the Federal government.)
3. Federal Perkins loans are income based and are meant for lower-income families.
4. Private loans made by banks, finance companies or colleges and schools. These loans don't have protections and benefits of Federal loans.

Private loan sources often use direct mail solicitations, telemarketing and TV-radio ads offering student loans. These entities are not connected to government agencies.

Students and their families should be cautious about attractive sounding loan offers from private sources. Many times private lenders don't provide all of the loan terms up front. They may require co-signers and even though promised, fail to release co-signers after the student borrower has made a stipulated number of on time payments.

Parents who cosign for a student loan are bound to pay if their child fails to pay the loan after finishing their studies. Some lenders require certain credit scores before a co-signer can be released from the debt obligation. If a co-signer dies or declares bankruptcy, the debt can be declared in default even if the loan is in good standing.

The Consumer Financial Protection Bureau has received hundreds of complaints about private student loan practices. Students should not sign promissory notes for a student loan without understanding the interest rates and the ultimate cost of the loan after graduation.

How the Marcellus Shale Drilling is Affecting Housing in Beaver County

by Melody Logoyda

The Marcellus Shale industry is exploding across the region. It is something to be thankful for. It has the potential to create hundreds of job opportunities just in Beaver County alone and impact our businesses, housing markets and other local industries. It is an answer to prayer for our communities that have suffered decline for so many years.

Working at The Cornerstone Homeless Support Center in Beaver Falls has shown me the face of homelessness in Beaver County. It comes in all ages, family sizes and colors. It can be blatant, like finding a person sleeping under a bridge, or hidden when a family or individual has to move from house to house every couple of nights. It is a problem that many agencies in the county are trying to address.

So how could Marcellus Shale possibly affect our low-income, homeless population? Well, consider the fact that Beaver County already struggles to house homeless households with single adults the most difficult to place. The Housing Authority of Beaver County already has a two year waiting list average for their newly remodeled Stephen Phillips housing site in Monaca. If, or when, Shell begins construction on their new cracker plant in Potter Twp., many of the private rental properties may end up housing some of the thousands of contractors that Shell will need. That will crowd out our low income population even more. (Washington County is already experiencing this impact in their rental market.) Local township trustees are hard at work trying to create solutions to the four-year temporary housing issue that construction will bring.

Shelters are housing some people for longer periods of time limiting availability, especially during this last winter. Crossroads Men's Shelter in Beaver Falls is now open year-round to provide a much needed service. Moderately priced motels that agencies use to house fire victims already experienced limited availability during the construction of the Baden WalMart, depleting funds faster.

On the homeowner side of housing, the market in the Marcellus Shale region is becoming atypical of the national market. Some sellers with even an acre or less of land are retaining their oil and gas mineral rights. Those with larger tracts of land may be willing to sell their OGMs with their property but are increasing the listing prices, trying to figure what those rights are worth into the sale. Unless it is written down in a contract from a mineral extraction company, those numbers are rather ambiguous and the value is pure speculation. There is no guarantee that drilling will even happen. This should be considered a negotiable point for buyers. Local real estate companies should be able to give you the names of several attorneys who specialize in the OGM field if you have any questions.

Some of the best advice I picked up at one of the town meetings at the Broadcast Café in Aliquippa was that we need to concentrate on local workforce development. Training our young people for petrochemical engineering and other energy related curriculum is already a high priority with some of our local colleges like Community College of Beaver County. Having a capable and diverse workforce ready for this industry would limit outsourcing and hopefully increase our tax base for struggling townships. The potential for growth is there, but it comes with costs. Being prepared, equipped and flexible to adaptation is a big part of the equation for the county to thrive again.

Melody Logoyda is a Data Collection Consultant for ACP, The Cornerstone and a Realtor® for Northwood Realty Services, Beaver office.

Consumer Products Safety Commission (CSPC) works with ACP

BY Marion Waelchli, Consultant



As a Safety Consultant for CSPC, I make the rounds to different businesses at their request of CSPC to check on recalled products. These are products that have been deemed “a hazard” tot eh public. I visit the different businesses/ retailers which are assigned to me and check to make sure that the product has been removed from the shelves. If the product is still on the shelf, they are removed in my presence and returned to the manufacturer.

To date, I have investigated products such as, table and chairs, faulty garage door openers, various infant products, insulated mug, wind direction finders on cranes, and more. The adventures are many but the rewards to the keep the public safe is ACP’s goal. ACP is the recipient of these investigations that is to say that we receive monies to help with the purchase of materials for our clients of ACP.

All stores or businesses should have on display all flyers for recalled materials at the entrance tot eh store stating the recalled product, a picture of the item and a number to call to return or get replacement information.



If you are ever in doubt about a product or have a problem with an item contact CONSUMER PRODUCTS SAFETY COMMISSION at 301-504-7923 or visit their website at www.cpsc.gov to check on current recalls.

Please contact ACP if you have any questions. We are glad to help.

CONGRATULATIONS, YOU DID IT!!!

In March 2013, Kim a single mom of 3, called ACP to ask for help getting her credit report cleaned up so she could buy a home for her family. She was renting a house and it was time for her set her roots.

Kim walked into her first appointment stressed and not smiling, as most do. Credit counseling can be scary if you don’t know how to start. ACP helped Kim to set a BUDGET she could live within and establish her DEBT LIST. Once that was all done, Kim looked a little more relaxed. She could see that the plan we had set would work, with a little discipline from her. She had never put everything down on paper so it always seemed like it was not manageable. But now she could SEE it, she knew it was.

Kim worked with ACP for several months thru credit counseling. We made adjustments and handled the unforeseen expenses, like car repairs and children’s needs. Eventually, she was approved to get a small loan to pay off her debts. This was a great step in repairing her credit. After 9 months of steady payments and sticking to her household budget, she was ready for her house hunt.

When she completed her credit counseling sessions, she was ready to handle her household budget and felt secure in herself. She knew that ACP would always be there to help with information and guidance if she needed it again.

In February 2014, I received a call from and excited Kim, “I AM CLOSING ON MY NEW HOUSE TODAY!!! THANK YOU!!!” It was moment of pride for her and for me as well. Kim worked hard to achieve her goal of home ownership and credit repair. Her future is limitless and everyone here at ACP wishes her the best in the future.

BANK CHARGES HAVE BECOME EXPENSIVE

By Sidney Elkin, Founder



If you have a checking account or use a bank for other services, you may be aware of recent increased bank fees. Banks can change the fees they charge for a variety of services at any time and you may not be notified.

Here are a few suggestions for dealing with bank fees:

1. Verify that online bill paying services are free. Some banks offered this feature for a short time only.
2. Banks may charge a fee for canceled checks returned to you each month.
3. There are fees for copies of checks or deposit slips ranging from \$2.00-\$5.00.
4. Insufficient funds and returned items may incur a \$20.00-\$35.00 daily fee.
5. If you use overdraft protection, there may be another charge for transfer of funds from one account to another.
6. Research fees or statement balancing fees are levied by most banks.

Keeping in mind these service charges, if you incur insufficient funds or returned items, cure the default immediately to avoid daily multiple charges.

ASK FOR A RECENT BANK FEE SCHEDULE in order to avoid a variety of bank fees.

BEWARE OF E-MAIL SCAMS

By Sidney Elkin, Founder

I have had three different E-mail messages requesting that my Credit Card information be updated. These messages were not from my credit card issuer despite their name appearing on the communication. Credit Card issuers do not request re-authorization in this manner.

One said that I had an incoming payment slated but this transaction cannot be completed due "TO ERRORS PRESENT IN YOUR ACCOUNT INFORMATION." But the payments I had made on line had already been processed and deducted from my checking account.

Three new messages arrived purporting to be from the Bank of America Billing Team stating " Our bank introduces new authentication procedures in order to better protect privacy information of our account holders. Please note that accounts that are not reviewed within 48 hours are subject to termination." They wanted ! me to click here to updates my records.

I did not click anywhere for I don't even have a an account or credit card with Bank of America. If you receive similar E-mail messages, DO NOT give out any personal information, ID's or passwords. Call your bank or credit card issuer and report these efforts to obtain your vital information.

Dish: _____

Recipe

Serves: _____

Barbeque Pulled Chicken—Crock pot recipe

1lb bag of frozen chicken breast	\$ 7.98
1 bottle of Barbeque sauce—your flavor choice	\$ 1.99
1/2 cup brown sugar	\$ 0.75
1TBS of vinegar	\$ 0.25

Total cost	\$10.97
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Place all ingredients in your crockpot, close lid. Cook on medium heat setting for at least 6-7 hours.

Once cooked, shred the chicken with a fork. You can eat this on a bun or with crackers or bread. Portion the chicken up into smaller containers and freeze for future meals.

5 WAYS TO SAVE ON YOUR GROCERIES

1. **MAKE A LIST**—When you make a list of what you need, you will not forget things and you will be less likely to grab unneeded items.
2. **SET A DAY TO SHOP**— Pick a day of the week to do all of your shopping. This will prevent multiple trips and the extra groceries that you grab each trip.
3. **USE COUPONS**—You do not need to be a ‘crazy couponer’, but you can use the coupons for the items you use regularly. Take the time to look through the inserts . Every coupon counts as SAVINGS!!!
4. **TRY STORE BRANDS**— You can try the store brand of foods. If you do not like it then don’t buy it again. BUT if you find there is little difference, you could save by continuing to buy the store brand.
5. **COMPARE PRICES**—You shop around for car prices, insurance prices and TV services... SO pay attention to cost of items at different stores. Decide if it is worth the trip to a different store to buy the laundry detergent or meats.

You can save a little or you can save a lot. Simple things will make a difference in you bank account.



TIS THE SEASON....

For Door to Door Sales – SCAMS – Theft and more...

I love summer, the warm weather, the fresh air... but it also brings the door to door sales person. Various companies, various products... Their high pressure sales tactics can be overwhelming for many people. Remember, you DO NOT need to allow anyone into your house to 'discuss' their services or products. Simply say THANK YOU and CLOSE THE DOOR.

There are a few things to pay attention to when someone knocks on your door with an offer.

- NEVER sign a contract due to high pressure sales tactics. If they are offering you a DEAL that is for a limited time, tell them you need it in writing to review and you will get back to them.
- *There have been reports over the years of 'contractors' offering to seal coat your driveway for an extremely discounted price BUT it needs to be done the same day and be paid for in CASH. **RED FLAG!!!!** Please know that in Pennsylvania, all contractors must provide you with proof of a VALID PA CONTRACTORS LICENSE and proof of insurance. You should never allow anyone to work on your property without a written contract.
- PAY ATTENTION to the surroundings – if someone is coming to your door stating they need to check a meter or pipe in your home, check the street for a marked vehicle, check for an ID, DO NOT ALLOW THEM IN YOUR HOME. Confirm with the company by calling the phone number on YOUR BILL not the number they give you.
- As always, DO NOT GIVE OUT ANY PERSONAL INFORMATION. Do not give anyone your credit/ debit card number, your checking account number or your social security number.

Hopefully, being aware of the RED FLAGS will make it easier to spot a problem and prevent future scams.

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