

# January RESOURCE HIGHLIGHTS



FREE • CONFIDENTIAL • AVAILABLE REMOTELY

## Check Your Annual Credit Report

With the start of a new year, it's a good time to check your credit report! Consumers are typically given access to one free credit report from each of the 3 major credit bureaus per year. However, due to the current pandemic, Equifax, Experian, and TransUnion are now offering **free weekly online reports through DATE.**

Ask your RC what you can do to lessen impact of COVID-19 on your credit report and access your free report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).



## Advanced Directives During COVID-19

An advance directive is a written document that lets you plan for your medical care when you can't make decisions for yourself. It's tough to think about, but now more than ever, taking this step while you're healthy and well is important for your family, friends, and health care providers in times of critical illness or serious injury.

Due to COVID-19 safety restrictions, Vermont passed a new law that lets people sign advance directives even when their witnesses are only available by phone or video. Ask your RC how to navigate this process!



## Watch out for Imposter Scams!

The Attorney General's Consumer Assistance Program (CAP) is warning Vermonters about relationship imposter scams—a scam involving the formation of a relationship or friendship followed by requests for “financial help”. Imposter scams continue to be among the top scams reported by Vermonters to CAP. Before giving, take these few simple steps to assess whether you might be involved in an imposter scam.

- 1) Slow Down—Scammers pressure you to act quickly. Don't!
- 2) Log the contact—write down the contact info and disengage
- 3) One Call—make one call to a primary contact and discuss.
- 4) Who Cares? Call CAP to identify and report scams. 1-800-649-2424

## VITA Tax Assistance Available

Champlain Valley Office of Economic Opportunity (CVOEO) is offering VITA Tax Assistance again this year. Check out their eligibility guidelines and find out how you can start to prepare.



## Mark your calendars!

- 1/1 Start of the 2022 Tax Season
- 1/11 & 1/18 CVOEO's Tenant Skills
- 1/11 CVOEO's Sustaining the Rent
- 1/18 CVOEO's Finding Housing & Getting Ready to Rent

For even more resources, join our Facebook group at <https://www.facebook.com/groups/WorkingBridgesNorthwest/>

Can't access these links? Ask your RC where to learn more!



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