

OKMM™

OKLAHOMA MONEY MATTERS

Your Bottom Line

Your go-to resource for timely information about personal finance, college planning and student loan management



Protect Your Identity During the Holiday Shopping Season

While you're enjoying shopping for that perfect gift for that special someone, it's smart to safeguard your personal information from would-be thieves. Here are some tips to help you protect your identity this holiday season.

When shopping online, be aware of the website's design. Though a website may add an "s" to its URL to signify a secure transaction, its security certificate and connection may not be up to date. Look for a lock symbol located within the address bar that verifies the website's security certificate and connection.

Avoid using public Wi-Fi networks. What's convenient for consumers is

also convenient for identity thieves. Protect your device from malware or spyware by using secure networks such as a personal hot spot through your wireless device or internet provider.

Limit information on social media. Telling everyone your cat's name, that your child's first name honors your grandfather, or the make and model of your first car seems like a great way for people to get to know you better. Unfortunately, these are also typical answers to security questions that thieves can use to access your private accounts. Choose security questions with answers not easily accessible through content on your social media profile(s). In addition, it's not

a good idea to post that you're out shopping, which tells predators where you are and that your home is currently unoccupied.

Use strong passwords and change them often. Create passwords with a mix of symbols, numbers, and upper and lowercase letters. When frequently changing your password, you might forget which one belongs to each account. A password manager service or app can securely help you remember which password(s) belongs to which account.

Prevent shoulder surfing. When the environment is crowded, it's easy for people to listen and watch over your

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shoulder. Be aware of your surroundings when making payment and providing personal information.

Watch for skimming devices. These devices are either illegally placed within machines or used by unscrupulous sales people to make unauthorized purchases. If you enter your card into a device's card reader and it wiggles or moves out of place, there's a possibility tampering has occurred. Use secure, lighted locations with video surveillance, which deters people from installing these devices. When paying a retailer with your card, watch them swipe your card within their point-of-sale machine.

Protect against pickpocketing. It's still a common way to have both your money and sensitive information stolen. Securing your purse or wallet helps prevent thieves from targeting you from afar.

There are also measures you can take throughout the year to keep your information safe. Keep your anti-virus and anti-malware programs up to date to protect your accounts from hacking. Always check your credit card and bank statements for unauthorized charges and report fraudulent transactions immediately. For more identity theft prevention tips, visit the Privacy, Identity and Online Security section at [Consumer.ftc.gov](https://consumer.ftc.gov). If you're a victim of identity theft and need help, go to IdentityTheft.gov.

Fun Fact: **51,150,000 turkeys are consumed on Thanksgiving Day**

USDA National Agricultural Statistics Service



Stay Safe and Save Money on Holiday Transportation

Safe transportation must be a priority during the holiday party season. You know the heightened risk of driving under the influence to your safety and the safety of others, but did you know it's a financial risk, too? According to DrivingLaws.org, the average cost of a first offense for driving under the influence is \$6,500. Avoid these risks by taking a taxi or using a rideshare program. Programs like Uber or Lyft offer convenient smartphone apps that allow you to request a ride, get information about your driver, and pay without cash or physical credit card transactions. Whatever your preference, there are plenty of ways to save money and stay safe.

- **Check the time.** Some rideshare programs increase their rates during high demand hours. If you just watched a sparkling ball drop from the sky and people are singing, now may not be the best time to request a ride.
- **Estimate fare.** Both Uber and Lyft offer a fare estimate calculator within their apps. Use this feature to get an idea of the cost and shop around for the best price. If you're planning to take a traditional taxi, ask the driver the estimated cost upfront, before you ride.
- **Look for discounts.** Rideshare programs often offer deals to first time users, some even provide the first ride free and offer rewards and discounts for referrals.
- **Share the fare.** Going somewhere with friends or family? Save money by splitting the fare. Uber and Lyft have simple cab fare- splitting options within the apps; just make sure everyone you're traveling with has the app in advance to save time when you're ready to go home.



College Application Week

Penny Gandy, Oklahoma College Assistant Program (OCAP)
Outreach Services Manager

Penny Gandy, Manager of Outreach Services for the Oklahoma College Assistance Program (OCAP), answers our questions about College App Week (CAW).

What is College App Week and how did it get started?

College App Week is a national effort to increase the number of first generation and low-income students, who pursue a postsecondary education. Participating high schools, campuses and community partners hold events to assist seniors as they navigate the college admission process and ensure each participating student submits at least one admission application. CAW events across the nation are typically held during November and December, with special emphasis during one week in November. The State Regents' GEAR UP program became a CAW participant in 2012. It was such a great success that our organization, the Oklahoma College Assistance Program (OCAP), picked it up as a statewide project for OK-CAN (Oklahoma College Access Network) in 2015. In the first year, we had 84 schools participate throughout the state. We felt it was a natural fit for our Outreach Team efforts to support college access and success.

Why is College App Week important?

CAW is important because it creates an energetic atmosphere at the high school and gets students excited about applying to college. Counselors provide resources, events and assistance to help walk students through the process, which can be somewhat intimidating. Students learn how to write application essays, research colleges and begin the search for important resources like financial aid, scholarships and helpful planning information.

What are some common College App Week events?

Counselors work hard to make events interesting, fun and relatable. Many will have student leadership groups make and hang CAW signs throughout the school. Some counselors wear shirts from the college they attended and place an informational sheet on their door or desk about the level of higher education their counseling career required. Some counselors have even invited high-profile members of their community to attend their event, such as the mayor, business leaders, local celebrities and others.

Are there resources available to help plan events?

Yes! And they're free. We have an excellent set of resources broken into three categories: Event Planners (counselors), Volunteers and Students. For counselors, we provide a training guide, tip sheets, templates, checklists and suggested activities. Counselors can also request posters to advertise their events and "I Applied" stickers to give to their students when they've completed a college application. Counselors also have access to a media kit to help with advertising through local newspapers or radio stations, as well as social media campaigns. The volunteer resources provide information about the event, coordination information and other helpful tools. For students, there's a student packet, tips for answering college application essay questions, a "what's next" guide and several other helpful publications. All can be found, downloaded and printed from the CAW website.

For more information and resources for CAW visit:

OkCollegeAppWeek.org.





Consumable Holiday Gifts

Consumable gifts are increasing in popularity, because they don't collect dust or take up valuable space. Here are some clever gifts that are guaranteed to delight.

- Create a twist on a traditional hostess gift by filling an empty wine bottle with colorful candies. Decorate the bottle with a pretty decal, gift tag or ribbon for a nice presentation.
- Make a large batch of your favorite tasty treats. Package individual portions in pretty jars, decorative tins or festive cellophane baggies.
- Make homemade salt scrub by mixing Epsom or sea salt with your oil of choice (sweet almond oil is a nice option) until it's the consistency of slushy snow. Add a few drops of your favorite essential oil for a fragrant touch.
- Give the gift of entertainment or service. Consider cooking a meal, detailing the car or buying movie tickets, zoo memberships or museum passes.

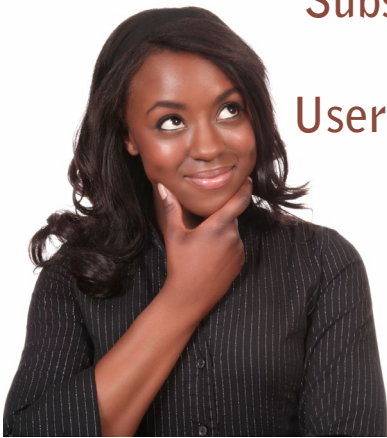
Frugal Holiday Feasts

Both Thanksgiving and the winter holidays come with food and family festivities. Here are a few tips to survive hosting a holiday feast without breaking the bank.

- Make lists, shop early and plan meals. Not only will this make your life a little easier, but you're likely to find better prices on the nonperishable items if you buy them ahead of time.
- If you don't like leftovers, avoid waste by knowing how many people you're cooking for and estimating just how much food you'll really need to feed them.
- The more you can make from scratch, the less expensive your food costs will be. Bake the day before and use recipes that are simple or quick to limit stress.
- Consider a potluck. Offer to cook the entrée, then ask others to bring sides or desserts.
- Skip the disposables. If you have enough for everyone, this is a great time to bring out your cloth napkins and nice plates.
- Decorate tastefully, but inexpensively. In addition to utilizing decorations you may already own, use real autumn leaves or pine cones to set the scene. Simply microwave them for 30 seconds or so to insure you aren't inviting any unwanted guests to dinner. You also might be surprised by the seasonal decorations at discount stores.



Subscription Box User Reviews



Team members with the Oklahoma College Assistance Program (OCAP) review their favorite subscription services.

"I really enjoy meal subscription services like Hello Fresh. On weeks when I can't decide what to cook or don't feel like grocery shopping, it's wonderful to know that all of the ingredients for a few great meals will be delivered to my doorstep for a reasonable price. Most meals take about 30 minutes to prepare and only require a few additional standard pantry items like cooking oil, salt and pepper." -Michelle Van Swearingen

"I like Green Chef and Birchbox. I use Green Chef for meal prep, because it's organic and is pretty simple to make. Birchbox is nice because it allows me to try samples of different beauty products before buying the full-size option." -Karli Greenfield

"I enjoy the Allure Beauty Box, curated by the editors of Allure magazine. I'm generally a pretty low-maintenance girl and unlikely to purchase makeup outside of my usual comfort zone, and this has given me the chance to experiment with higher-end beauty products. The value of this box is always really impressive." -Elizabeth Pressler-Henderson

"Ipsy is a \$10 monthly subscription that delivers beauty products based on your customized beauty profile. Each month's delivery comes with a makeup bag and a variety of hair, skin, and makeup products." -Bridgette Nichols

On Our MIND

What's on the mind of OCAP staff? This month, multimedia manager Michelle Van Swearingen talks about living wills.



What are the two things all people have in common? We're all born and we will all die. Nelson Mandela once said, "One cannot be prepared for something while secretly believing it will not happen." Have you thought about what will happen to your house when you die? What about your car? Do you have a preference about life support in the event of an accident? Do you have ideas about what your funeral will be like? Are you the only personal who knows the answers to all of those questions? Thinking about what will happen when you pass doesn't have to be morbid. Having a legal plan in place will help alleviate some of your fears about leaving your loved ones behind.

Two forms that will save you and your loved ones a great deal of stress are a last will and testament and a living will. A last will and testament identifies who will receive your possessions after you pass. A living will details your desires regarding medical treatment in circumstances in which you're not able to express informed consent. Both are legal documents that will give you peace of mind and protect your assets.

Free templates for living wills and last will and testaments are available online. Depending on the state in which you reside, you may need to have each document notarized for it to be legally valid. A last will and testament in Oklahoma doesn't have to be notarized, but it could help speed up the process and only costs a few dollars. Both documents must be signed by two witnesses. In Oklahoma, you must be at least 18 years old to create a will.

For further protection, you may also want to establish a power of attorney and create a living trust as part of your overall estate plan. A power of attorney form permits another designated person to help you make decisions when you are unable to do so for yourself. A living trust can help you avoid the probate process if your estate doesn't exceed \$5,250,000. Because your estate plan may not be addressed until after you pass, it's a good idea to communicate your funeral wishes to your loved ones, in addition to including your requests in your will. If you have young children, an estate plan is vital for their protection. It's not enjoyable to think about our own mortality, but it is essential. Don't wait until it's too late.



Moving toward and reaching your goals is an incredibly empowering experience. Year after year, many people set goals, but experience very little success. Below are tips that can help you achieve your goals.

- List the key aspects of your life and rate them on a scale of one to 10. Include areas such as relationships, personal growth and finances. Once you've rated your list, focus on the areas you scored lower and begin setting benchmarks to strengthen those areas. If necessary, create short-term goals for each area that can help you reach your ultimate long-term goals. There may be one goal that, when achieved, makes other goals possible.
- Craft [SMART Goals](#) that are Specific, Measurable, Attainable or Action Oriented, Relevant and Time Based. For instance, instead of stating that you want to save money this year, list exactly how much money you want to save and the date by which you'd like to save it. Develop an action plan that outlines the specific steps you'll take to save the money.
- Make a strategic to-do list, a master list of everything you know at this moment you need to do. Circle items that have to be finished this week and star everything that must be completed today. Focus on those things that must be finished today to avoid being overwhelmed with tasks that can wait. Try these best practices for making a strategic to-do list.
 - Review your master list at the same time every day and update as needed. Find a quiet moment to concentrate on what needs to be accomplished.
 - Keep your list with you at all times. If you have a smartphone, consider downloading an organizational app like Keep, Toodledo, Awesome Note or Evernote.
 - Look back at your list and note what you've accomplished. You may think you've had an unproductive week, but when you reflect on your to-do list, you realize that you've been systematically checking items off all week. Your days begin to have some semblance of order: the kids' permission slips were signed and returned, you called your clients back, you're not out of milk...all those little things that collectively, can feel like overwhelming catastrophes are in check, and you have a written record to prove it.



Spanish Publications

Oklahoma Money Matters proudly offers two *Your Money Matters* guides in Spanish. The workplace education guide helps adults learn to manage their finances and build wealth. It addresses how to prioritize spending, build a budget, explore savings options, manage credit and prevent identity theft.

The guide for adults with fewer financial resources highlights practical ways for individuals and families to handle personal finances, even if they've reached a financial crisis point. This guide helps adults experiencing financial difficulties take the guesswork, worry and stress out of dealing with money. It offers money-saving and money-stretching tips, advice for parents and information about budgeting, borrowing and identity protection.

Full-color PDF files of these and other money management publications can be found on the [Resources](#) page at OklahomaMoneyMatters.org. Classroom sets of these publications are available, subject to inventory level. To request materials, call 405.234.4253 or email OklahomaMoneyMatters@ocap.org.

The True Cost of Meal Plans

Food programs—whether marketed for health or for convenience—are always in hot competition for your business. To give you an idea of actual costs, we did some digging into some of the most popular food and diet programs.

Blue Apron

What it is: A dinner subscription program that sends you ingredients and recipes to cook at home.

Program cost per meal serving: \$8.74 - \$9.99

Estimated grocery cost per meal serving: \$0

Total cost per meal serving: \$8.74 - \$9.99

[BlueApron.com](https://blueapron.com)

Green Chef

What it is: A dinner subscription program that sends you ingredients and recipes to cook at home. A wide variety of dietary needs are supported.

Program cost per meal serving: \$10.49 - \$14.99

Estimated grocery cost per meal serving: \$0

Total cost per meal serving: \$10.49 - \$14.99

[GreenChef.com](https://greenchef.com)

Plated

What it is: A dinner subscription program that sends you ingredients and recipes to cook at home.

Program cost per meal serving: \$12

Estimated grocery cost per meal serving: \$0

Total cost per meal serving: \$12

[Plated.com](https://plated.com)

Hello Fresh

What it is: A dinner subscription program that sends you ingredients and recipes to cook at home.

Program cost per meal serving: \$8.75 - \$11.50

Estimated grocery cost per meal serving: \$0

Total cost per meal serving: \$8.75 - \$11.50

[HelloFresh.com](https://hellofresh.com)

The Fresh 20

What it is: A meal planning service that provides weekly dinner plans and shopping lists with a focus on fresh ingredients and minimal waste. There are several versions to address a variety of dietary needs.

Program cost per meal serving: \$0.28 - \$0.70

Estimated grocery cost per meal serving: \$4.60

Total cost per meal serving: \$4.88 - \$5.30

[TheFresh20.com](https://thefresh20.com)

eMeals

What it is: A meal planning service that provides weekly dinner plans and shopping lists. There are many different plans to address a wide variety of dietary needs.

Program cost per dinner serving: \$0.04 - \$0.09

Estimated grocery cost per dinner serving: \$8.30

Total cost per dinner serving: \$8.34 - \$8.39

[EMeals.com](https://emeals.com)



Partner News and Events



Annual Meeting:
Wednesday, December 14
11:30 a.m. until 1:00 p.m.
Oklahoma City

For more information, email Melissa Neal at mneal@ocap.org
or visit OklahomaJumpstart.org.

Have News to Share?

Let us feature it! Do you have a contest, educational workshop or other event you'd like us to highlight in a future edition of the newsletter? Send a note to bnichols@ocap.org today; space is limited.



Oklahoma Money Matters (OKMM), an initiative of the Oklahoma College Assistance Program and the Oklahoma State Regents for Higher Education, is a personal finance education program that helps K-12 schools, higher education campuses, businesses and community partners develop or expand educational services that empower Oklahomans to make positive financial choices.

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OklahomaMoneyMatters.org.

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