

Hello #FierceLifeNation!

I hope you are having a great summer! I am truly enjoying the summer and the hot and sunny weather. July is my birthday month so I do enjoy all that summertime has to offer most especially the beach. I have already enjoyed several great beach days and I hope for more in August.

My family reunion was this month and it was a great weekend sharing and spending time with my family. I was also invited to speak at Habitat for Humanity of Greater Pittsburgh's Financial Literacy Symposium which was awesome and I truly appreciate the invitation and the opportunity to impact lives at this event.

Last night I went to a Yankees baseball. It was a beautiful summer night and it was a blessing that my ticket was free and it came with free food! You can't beat that! I am winding down with my students this month but may teach a short intercession class in August. So, my summer so far has been wonderful and I am grateful!

Let me know what you have been doing this summer.

Family Reunion Time! This month on social media, I have posted tips that you can share with your family at your own family reunions or any family gatherings. I hope that you will consider doing so and here is some of what I have posted this month:

- Talk about ways to increase saving
- Talk about the importance of life insurance
- Talk about family financial legacy
- Talk about the importance of good credit

Be sure to include financial education as part of your family reunion for the adults and kids

Financial Empowerment Master Class –

My Financial Empowerment Master Class will begin on Tuesday, September 10th. This is an 8-week online course that I do live each week. You will receive a FREE workbook and a FREE Budget Review. **I am also running a 50% off special price of \$97 until August 15th.** I would love for you to join me. The Master Class will help you achieve your BIG financial goal.

bit.ly/financialemPOWERmentmasterclass

Data breach – This month there were 2 articles about data breach of consumer personal information that may impact you.

Equifax – The Equifax security breach was announced in 2017. Equifax has come to a settlement with the federal government of what they need to do for consumers who were impacted. You may be eligible if your information was compromised. It is highly likely that your data may have been breached given that Equifax says it impacted more than 147 million people. Click on the link to see what you need to do. As well beware of scams so that you are not giving your data to someone else.

<https://www.equifaxbreachsettlement.com/>

Capital One – This was just announced this month that an employee at Capital One was able to hack into data of Capital One credit card consumers. The company is saying that they do not believe the employee wanted to access consumer data for criminal purposes but just to see if she could hack the system. This is a very new story so Capital One has not yet notified customers and has not said what they will do for consumers impacted. In the interim if you have a Capital One credit card you may want to put a fraud alert on your credit reports as a precaution.

Click link to article for more information:

<https://www.cbsnews.com/news/capital-one-breach-data-compromised-take-these-steps-if-you-have-a-capital-one-credit-card-2019-07-30/>

Until next month....Be fierce in your finances!
Audrey

