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FAMILY LIVING EDUCATION

Working for Wisconsin Families

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Shawano County UW-Extension

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Beware of scams using prepaid debit cards

Handle cards like cash in your wallet, say University of Wisconsin-Extension educators

By Peggy Olive, Family Living Educator, Richland County UW-Extension and J. Michael Collins, University of Wisconsin-Extension consumer financial specialist and director of the UW-Madison Center for Financial Security

A financial scam recently reported in Wisconsin targets college students who are told they have been approved for a student loan or grant. To collect the funding, the student is instructed to purchase a prepaid debit card to cover the cost of administration and handling fees. When the student provides access to the prepaid card, a scammer empties the account.



A more common scenario involves a phone call from someone claiming to be from a government agency, such as the IRS or law enforcement. This person might have personal information; for example, the last four digits of your Social Security number. The caller warns that you owe money and if you don't pay, the consequences could include arrest or freezing of your assets. The caller tells you to pay your taxes or fine using a prepaid card. Once again, the account is cleaned out as soon as the victim provides the card information.

"As prepaid debit card use increases, so do the number of scams associated with them," says J. Michael Collins, University of Wisconsin-Extension consumer financial specialist and director of the UW-Madison Center for Financial Security. "Prepaid card scams are targeted at a wide range of consumers, from college students to the elderly. They often combine new technology with age-old tricks to get individuals to send money or give out personal information."

Stored value (or "prepaid") cards are a small but growing replacement for cash and checks. So-called "open loop" cards can be redeemed at any retailer that accepts debit cards. These cards look like bank-linked cards and are issued with the Visa or MasterCard logo. Issuers can be banks or nonbanks. Prepaid debit cards offer the ability to pay for transactions and use an ATM, as well as make online or phone payments. Employers often use payroll cards as a replacement for direct deposit of paychecks for employees without bank accounts.



COOPERATIVE EXTENSION SERVICE - UNIVERSITY OF WISCONSIN-EXTENSION
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Working for Wisconsin Families

Happy Spring Everyone!

It has been a long winter, but it is nice to finally see the early signs of spring in the air. Springtime is a busy time for many of us. It seems like spring goes by so quickly, because we are finally able to get outside and do some needed yard work and gardening. Don't forget to stop and admire the beauty of spring.

Here in the office it seems like I just started my job as Family Living Educator, but I just celebrated my first year on April 1st. It has been a very busy year, but truly enjoyable. We have a lot of things happening this spring with HCE and the UW-Extension. Please consider joining us for:

International Night on April 29, 5:00 pm at Zion Lutheran church in Shawano

Lunch and Learn at the UW-Extension office on May 6, the topic will be:

"Tips for a Successful Year of Food"

Let's Get Moving – A Celebration of Shawano's New Park to Park Loops,

on May 14 from 4-7 pm at Kuckuk Park. Music, Surprises, Fun, and Refreshments.

Hope you will come out and join us for these events. (Check inside the newsletter for more information.) Don't forget to take time and enjoy the spring weather.

Sincerely,

Nancy Schultz

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For more information on the WWF: Contact the Shawano County UW-Extension Office, 311 North Main Street, Shawano

• 715-526-6136 • <http://shawano.uwex.edu/> •



EDUCATIONAL OPPORTUNITIES



For more information on these programs or to register call the Shawano County UW-Extension office at: 715-526-6136 or 866-526-2128.

The reason prepaid cards in particular are so attractive to fraudsters is that funds are not insured against loss. Once money has been taken from a prepaid debit card, it is untraceable and can't be put back. "The best bet is to handle your prepaid debit card information just like you would handle the cash in your wallet," says Collins.

"Cards have a wide variation in fees for set up, re-loading and use," according to Peggy Olive of Richland County UW-Extension. "Some consumers find the simplicity and fees attractive, especially if they have accumulated fees on checking accounts in the past, such as low balance fees. Cards may charge high fees, but relative to the alternative, may not be more costly. Some consumers prefer stored value cards as a way to control spending."

The U.S. government will never phone an individual asking for money. "No government representative, and virtually no legitimate business, will ever ask you to pay them using a prepaid card or money transfer," says Olive.

It is illegal for companies doing business by phone in the U.S. to promise you a loan or credit card and ask you to pay for it before they deliver. "Even if everything said on a phone call or email sounds legitimate to you, if someone asks you to buy a prepaid card, or if they request access to your bank account or credit card, that is a tip-off that they are probably committing fraud," says Collins.

Anyone who feels they have been a victim of fraud is encouraged to contact local law enforcement. In addition, individuals can file a complaint with the Wisconsin Department of Consumer Protection Consumer Protection Hotline at 800-422-7128, and also with the Federal Trade Commission at 1-877-FTC-HELP.

Lunch and Learn at the UW Extension Office

May 6 - Tips for a Successful Year of Food Preservation – Be sure you have the right equipment and most up-to-date information prior to the start of the food preservation season. Information on **steam canning** should be ready for this program!

Programs will be archived at:
www.foodsafety.wisc.edu

Shawano Senior Center Gift Shop

The gift shop is located at 225 Main Street, next to the post office. It is open Tuesday through Friday from 9 am to 2 pm. At the shop they have a variety of items for sale. Quilts, jewelry, toys, crocheted & knitted items, Packer and seasonal items, doll clothes, baby items, clocks, bird houses and feeders, rag rugs, dish towels, fashion scarfs!! The selection is great!

Shawano County HCE Sponsored Events

HCE International Night Presentation

Come and meet **Izzeddin Said**, age 16, he is a foreign exchange student that is attending Wausau West and living with Pastor Phil and Sharon Bogen from Wausau. His religion is Muslim, and he is an Arabic Palestinian. Izzeddin will be sharing what life has been like growing up in Jericho. He will also play his Qanun for us.

Refreshments and cookies will be served after the program.

When: Tuesday, April 29, 2014
Time: 5:00 – 6:00 pm
Where: Zion Lutheran Church,
1254 S Union Street, Shawano

Please RSVP to the UWEX office at 715-526-6136 by April 21st.

UWEX Family Living Programs



Strong Bones Program

Strong Bones & Healthy Hearts are evidence-based training programs developed by the Hancock Center at the Friedman School of Nutrition Science and Policy at Tufts University.

The Strong Bones Program includes progressive weight training, flexibility and balance activities.

These exercises are safe and effective for women and men of all ages, including those who are not in perfect health.

People with health concerns such as arthritis, heart disease, osteoporosis, diabetes, obesity and back pain often benefit the most from an exercise program that includes lifting weights a few times each week.

Currently our classes are full. But we plan on adding classes as needed during the summer months if the demand is there. If you are interested please call the UWEX office to let us know what you would be interested in participating in a strength training program. If we have enough interest in a certain area we can look at having a class in your area. In the fall we will have multiple 11-12 week sessions starting. Plus Advanced Strong Bones sessions.

Local Food Business Seminars

April 2014: Know your buyer - Wednesday, April 30, Madison only, 8:30 a.m. to 12 p.m.

A panel discussion from a multitude of local food buyers and experts. Learn about CSA member management, selling to restaurants, grocery stores, institutions, and schools. Find out what they are looking for and how to best approach them with your products. Speakers include: Claire Strader (Small-Scale and Organic Produce Educator), Theresa Feiner (REAP food group), Patrick

DePula (Salvatore's Tomato Pies), Annemarie Maitri (Bloom Bake Shop), Derek Burnstad (Burnstad's Market), Claire Nagel (Food Service Administrator), and Kymm Mutch (Farmlogix).

May 2014: Selling through a distributor - Dates TBD
A discussion from local food producers that sell to distributors as well as a local food hub/aggregator in your neighborhood. Find out which model would work best for you and your business.

Webinar Archive

Videos of past workshops are available in the [Webinar Archives](#). If you have any questions or would like to be informed when the archives become available, please contact Teresa Engel at teresa.engel@wisconsin.gov or 608-224-5101.

Let's Get a Moving

A celebration of Shawano's new "Park to Park Loops" will happen on May 14th from 4 to 7 pm starting at Kuckuk Park. The rain date will be May 21st. Join us for music by Burnt Toast and Jam, refreshments, and surprises! You can arrive at Kuckuk Park anytime between 4 & 7 pm. There will be a brief opening ceremony at 4 pm. Well trained friendly gos are welcome on leashes, and we're confident owners will "pick up" properly after their pets. If you have questions or would like to preregister please contact Matty at 715-304-9796 or matty@frontiernet.net.

Dreams of Green Community Garden

Are ready to start gardening? The Community Garden will hold an informational meeting on April 21st at 5pm. At Zion Lutheran Church in the Fellowship Hall. Plots will be \$6 for a 10' x 10' space and vining plants are welcome this year. If you could not make it to this meeting but still would like a plot please contact the UWEX offices at 7451-52-6136.

