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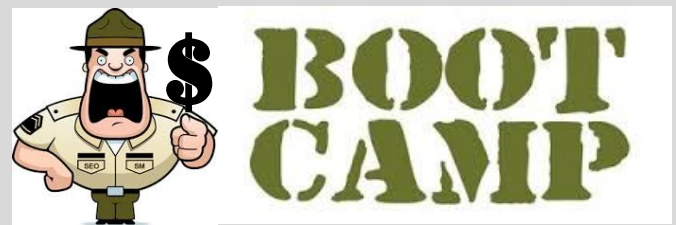
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Please share this information with staff who may not have computer access!

“You must gain control over your money or the lack of it will forever control you.”
 ~Dave Ramsey, The Total Money Makeover

Financial Fitness Challenge - A **BOOT CAMP** for Your Finances!

Financial wellness is often an overlooked component of overall wellness. This year, we will focus on financial wellness and kick off the year with a Financial Fitness Checkup, available to all employees. The checkup asks questions related to your current financial knowledge, attitudes, and behaviors and then issues a personalized report as well as a recommended course. Courses include Basic Personal Finance, Saving & Investing and Retirement Planning. The checkup and courses are valued at over \$100 but are yours free as an employee of Pinellas County Schools.

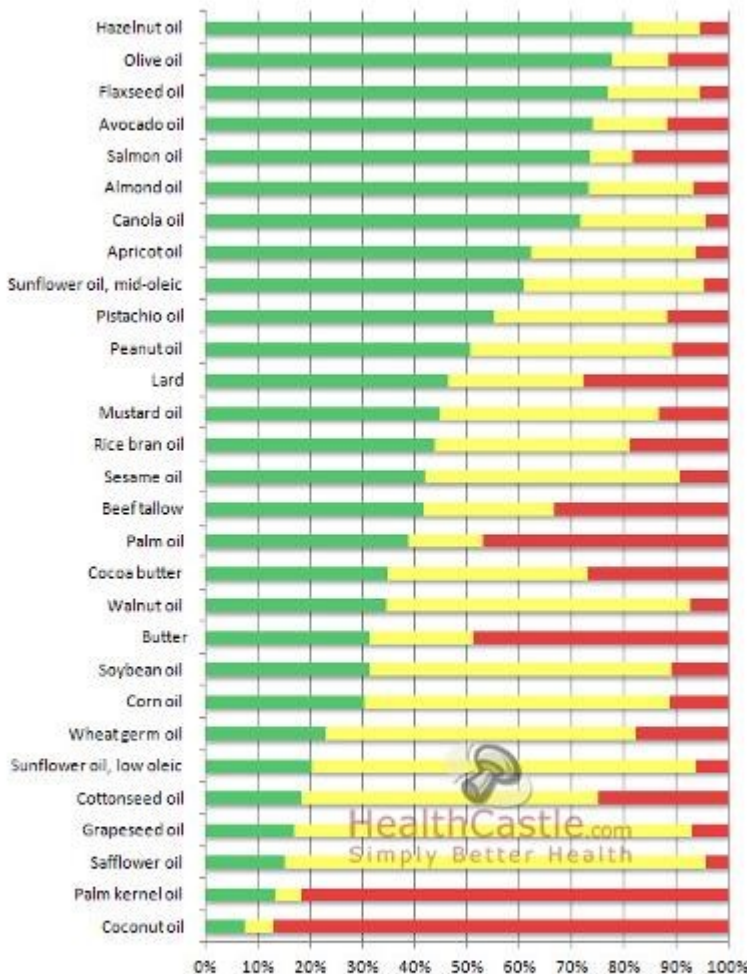


All five classes are online and self paced, normally taking between 0.5-1.5 hours per course to complete. Most individuals finish in 5 weeks or less but you will have until November 21 (10 weeks) to complete the challenge. You can do it, even if you must do just 10 minute segments per day! Complete all 5 courses with a 75% or above and be entered to win stock in a name brand company valued up to \$200! Five random winners will be drawn.

The program kicks off on September 15.
 Space is limited so register today!

Register at
www.ffcprogram.com

Top 10 Good Cooking Oils



Permission to reprint from:
GoUnDiet: 50 Small Actions for Lasting Weight Loss

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■ Good Fat
■ Neutral Fat
■ Bad Fat



FINANCIAL



Join the Financial Fitness Challenge!

Keep and Save More of What You Earn!

What You'll Learn:

- * Personal Finance Management
- * Smart Saving and Investing
- * Best Retirement Planning Strategies
- * Make the most of what you earn

START INVESTING IN YOURSELF!

How It Works:

- * You sign up and learn on your own pace— even get your family involved!
- * Access to the online system 24/7 on the computer, tablet or smartphone
- * It's confidential and FREE (over a \$100 value, FREE to ALL PCS employees)
- * Earn recognition and a completion certificate
- * Complete the 5 courses with a 75% or above to be eligible to win stock in a name brand company.

Step 1: Take the short Financial Fitness Checkup and get your current financial well-being assessment

Step 2: Sign up for the Challenge and work at your own pace to complete 5 one-hour interactive online courses over 10 weeks

Step 3: Earn knowledge, confidence, and recognition for completing the courses

Bonus: How would you like to own a share in a company like **Disney, Microsoft** or **Facebook**? All employees who complete the 5 courses with a 75% or above and earn the certificate of completion will be eligible to win stock in a name brand company valued up to \$200. Five winners will be randomly selected at the completion of the challenge.



Register at www.FFCprogram.com
by September 15! Space is limited. Sign up
today!

Questions? Contact Christina Kempf, Employee Wellness Coordinator at kempfc@pcsb.org.

Program Partners: Educated Investor, Investor Protection Institute, Employee Benefit Adviser, Employee Benefit News



Try something new...or that you might have done before!



Introduction to Western Style Square Dancing

Three **FREE** Nights. Ages 10-100. No experience necessary.

Thursdays September 18th, 25th, & October 2nd. 6:00-7:15pm.
Wear comfortable shoes and bring a partner!

Sponsored by the Promenade Squares Dance Club
City of Pinellas Park Recreation Center
7625 59th St. N, Pinellas Park (Entrance on east side of building)

Square dancing is a safe and fun way to improve your mind, health and social life!

Specializing in EAP+Work/Life Solutions

Help is a Phone Call Away



Just Call
800.327.9757

- Professional counselors
- Work/Life resources
- Real-life help

CCW
A Health**Advocate** Company

BACK BY POPULAR DEMAND!

Train for a 5K!

With our certified running coach leading this program, it is the perfect training for “couch potatoes”, intermediate or even advanced runners. Participants are placed into one of 4 groups based on experience, fitness level, and their goal to help ensure success. The program is open to all PCS employees, friends and family (adults only) so you can train with those that keep you motivated during the 12 week program. Choose between one of the two groups below.

- ◆ Dunedin Causeway. Meet once a week Tuesday, September 16th - December 2nd. 5-6pm. No meeting week of Thanksgiving.
- ◆ Largo Highland Rec Complex. Meet once a week Thursday, September 18th - December 4. 5-6pm. No meeting week of Thanksgiving week.

The optional goal race this year will be Ties and Tennis Shoes 5K (Strides for Education) at Tropicana Field in St. Petersburg on December 6th.

The cost is \$79 per person, payable by cash or check at the first class. Visit the links below for more info on the training or to register. Registration ends **September 13**.

REGISTER NOW:

Dunedin Causeway Location

<http://wellnessprograms.ticketleap.com/admin/events/dunedinfall2014>

Largo Highland Rec Center Location

<http://wellnessprograms.ticketleap.com/admin/events/highlandfall2014>





Identity Theft

Identity theft is a serious crime. It occurs when a thief steals your personal information and uses it without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

The Federal Trade Commission recommends taking the following actions to protect yourself against identity theft:

Deter, Detect and Defend

Deter Identity Thieves By Safeguarding Your Information

Shred financial documents and paperwork with personal information before you discard them.

Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if necessary or ask to use another identifier.

Don't give out personal information on the phone, through the mail or over the Internet unless you know who you are dealing with. Avoid disclosing personal financial information when using public wireless connections.

Never click on links sent in unsolicited emails, instead, type in a web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer; keep them up-to-date. If you use peer-to-peer file sharing, check the settings to make sure you're not sharing other sensitive private files. Visit OnGuardOnline.gov for more information.

Don't use an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.

Keep your personal information in a secure place at home, especially if you have roommates, employ outside help or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Charges on your financial statements that you don't recognize

Inspect:

- Your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.
- The law requires the major nationwide credit reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report every 12 months if you ask for it.
- Visit AnnualCreditReport.com or call 877.322.8228, a service created by these three companies, to order your free annual credit report. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- If you see accounts or addresses you don't recognize or information that is inaccurate, contact the credit reporting company and the information provider. To find out how to correct errors on your credit report, visit FTC.gov/IDtheft.

