

INSTANT MERGE SUMMARY

1. What is the total balance on all of Jaime and Jordan's accounts?
2. Are Jaime and Jordan late with payments on any of their open accounts?
3. How many total times have Jaime and Jordan been delinquent on their accounts?
4. What is one reason given for Jordan's (Cap) credit score?

TRADELINE 2

5. What is Jaime's monthly payment and current balance on the auto loan?
6. When was the account opened?

TRADELINE 7

7. How many months has Jordan made on-time payments on the First Tech Credit Card?
8. What is the limit of the credit card?

DECODE DIRECTORY INFORMATION

9. Jaime and Jordan found incorrect information in Tradeline 4. What address(es) will they write to dispute the record?

YOU BE THE LENDER...

Would you lend to Jaime and Jordan?

If so, why?

If not, what activities would you recommend they follow to better become loan-ready?

 REF:1-14151-63341-0000 04/20/2020 TID:1-14151-63341 04/20/2020 11:46:19
 Credco Instant Merge SoftTouch Report Acct: 4510140
 Prepared for: CORVALLIS NEIGHBORHOOD HOUSING SERVI Notes:
 Requested: EFX - J Delivered: EFX

App: SANCHEZ, JAIME Ssn: 111-11-1111
 Cap: LEWIS, JORDAN Ssn: 222-22-2222
 Curr Addr: 1234 MAIN ST, ANYWHERE, OR 97405

 INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION		CURRENT STATUS(tradelines)							
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	0	\$0	\$0	-	-	-	-	-	-
Installment	7	\$64,119	\$486	4	2	-	-	-	-
Revolving	6	\$758	\$63	4	2	-	-	-	-
Other	0	\$0	\$0	-	-	-	-	-	-
Total	13	\$64,877	\$549	8	4	-	-	-	-

AVAILABLE CREDIT
 Revolving 81% \$4,050

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES(count)					
				Account Type	LastDlq	30	60	90+	
3 Month Total	0	EFX	N/A	Real Estate		-	-	-	
Elim. same day	- 0	XPN	N/A	Installment	03/20	1	1	1	
Adjusted Total	0	TUC	N/A	Revolving	03/20	6	2	4	
New Trades(6 mon)	0	Last 2yrs	N	Other		-	-	-	
Oldest Trd: 10/09		On File: 07/08		Total		7	3	5	

 Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION

EFX BEACON 5.0 (APP)= 603 Factor: 00039, 00013, 00018, 00014
 00039 SERIOUS DELINQUENCY
 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 * Number of Inquiries Adversely Affected the Score

EFX BEACON 5.0 (CAP)= 572 Factor: 00039, 00018, 00013, 00012
 00039 SERIOUS DELINQUENCY
 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 * Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

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Account Name/Number (Sources)				Past due			MR	Last			
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD	MxDlq

Tradeline Information:

1. USD/GLELSI/1981798581 (EFX-668FZ67126) Decode 10
 I 03-13 32453 N/A 35597 I-1 CURRENT 03-20 00 00 00 84
 Hist: 03-20 1 LACT 03-20 APP
 Ctgty: STUDENT LOAN
 STUDENT LOAN
2. ALLY/611928662396 (EFX-613FA16693) Decode 1
 I 07-19 22265 411 21336 I-1 CURRENT 12-19 00 00 00 5
 Hist: 12-19 1 LACT 12-19 APP
 Ctgty: AUTO
 AUTO LOAN
3. SELCO CU/4958610800 (EFX-139FC00140*) Decode 6
 I 10-11 3476 0 4027 I-9 P&L 02-20 00 00 00 99 02-20
 Hist: 02-20 9 APP
 Ctgty: AUTO Term: 48 MON
 CHARGE OFF
 AUTO LOAN
 PAST DUE PAST \$4027
4. ORCOMMCU/511202152620 (EFX-139FC00371) Decode 4
 J 06-19 2115 35 1944 I-1 CURRENT 04-20 00 00 00 10
 Hist: 04-20 1 LACT 04-20 JNT
 Ctgty: AUTO
 AUTO LOAN
 FIXED RATE
 MAKER ACCOUNT(CAP)
5. USDEPTOFED/87181040PER24A (EFX-497ZZ01855) Decode 9
 I 07-14 1200 40 1215 I-1 CURRENT 04-20 00 00 00 69
 Hist: 04-20 1 LACT 04-20 APP
 Ctgty: STUDENT LOAN
 STUDENT LOAN
6. SYNCB/PPC/604419220959 (EFX-404BC00272) Decode 8
 I 09-18 800 38 590 R-1 CURRENT 03-20 00 00 00 18
 Hist: 03-20 1 LACT 03-20 CAP
 Ctgty: CREDIT CARD Term: REV Lmt: 800
 CREDIT CARD

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Account Name/Number (Sources)				Past due			MR Last				
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD	MxDlq

Tradeline Information (continued):

7. FIRSTTECH/513255000258 (EFX-163FC01980*) Decode 2
 I 02-18 1450 25 168 R-1 CURRENT 03-20 01 01 00 25 02-20
 Hist: 03-20 132----- LACT 03-20 CAP 3 02-20
 Ctg: CREDIT CARD Term: REV Lmt: 1450
 Lates: 1x60:02-20; 1x30:01-20
 CREDIT CARD

8. ORCOMMCU/45120215 (EFX-139FC00371*) Decode 4
 I 05-19 1000 0 -0- C-1 CURRENT 04-20 04 00 00 12 03-20
 Hist: 04-20 12-222----- LACT 02-20 CAP 2 03-20
 Ctg: LINE OF CREDIT Term: REV Lmt: 1000
 Lates: 4x30:03-20,01-20,12-19,11-19
 LINE OF CREDIT

9. SYNCB/JCP/60088934 (EFX-404DC02910) Decode 7
 I 06-19 800 0 -0- R-1 CURRENT 03-20 00 00 00 9
 Hist: 03-20 1 LACT 03-20 APP
 Ctg: CHARGE ACCOUNT Term: REV Lmt: 800
 CHARGE

10. FIRSTTECH/513255500008 (EFX-163FC01980) Decode 2
 I 03-19 1000 0 CLOSED R-1 CURRENT 03-20 00 00 00 12
 Hist: 03-20 1 CLSD 03-20 APP
 Term: REV
 CLOSED BY CONSUMER
 PAID

11. LCC/FF4BFDFE928BPER24A6K (EFX-133FZ03342*) Decode 3
 I 07-14 1200 0 CLOSED I-1 CURRENT 04-20 01 01 01 69 03-20
 Hist: 04-20 1432----- CLSD APP 4 03-20
 Ctg: STUDENT LOAN
 Lates: 1x90+:03-20; 1x60:02-20; 1x30:01-20
 ACCT TRANSFERRED
 STUDENT LOAN

12. RCA/428650 (EFX-701FS09229) Decode 5
 J 10-09 5732 0 CLOSED I-1 CURRENT 10-11 00 00 00 24
 Hist: 10-11 1 CLSD 10-11 JNT
 Ctg: INSTALLMENT SALES CONTRACT
 PAID
 INSTALLMENT SALES CONTRACT

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Account Name/Number (Sources)		Past due		MR	Last
Open	High	Payment	Balance MOP	Status	Rptd
				30	60 90+ MD MxDlq

Tradeline Information (continued):

13. USAA SB/549123732224 (EFX-6500N10000*) Decode 11
 I 04-12 300 0 CLOSED R-1 CURRENT 10-15 01 01 04 42 08-15
 Hist: 10-15 1-555432----- CLSD 10-15 APP 5 08-15
 Term: REV
 Lates: 4x90+:08-15,07-15,06-15,05-15; 1x60:04-15; 1x30:,ADDTNL LATES
 PAID
 CLOSED BY CREDITOR

Identification Information:

1. SANCHEZ, JAIME Ssn: 111-11-1111 Dob: 06-09-90 (EFX)
SSN MATCHES.
2. LEWIS, JORDAN Ssn: 222-22-2222 Dob: 10-24-92 (EFX)
SSN MATCHES.

Inquiries made in the last 90 days:

No Inquiries made in the last 90 days found

Address Information:

AKA Information:

1. SANCHEZ, JAIME T (EFX) (APP)

Employment Information:

Decode Directory Information:

1. ALLY FINANCIAL (EFX-613FA16693)
(888)925-2559, P O BOX 380901, BLOOMINGTON, MN 55438

Decode Directory Information (continued):

2. FIRST TECH FCU (EFX-163FC01980)
(855)855-8805, 2702 ORCHARD PARKWAY, SAN JOSE, CA 95134
3. LANE COMMUNITY COLLEGE (EFX-133FZ03342)
(503)726-2205, 4000-E. 30TH, EUGENE, OR 97401
4. OREGON COMMUNITY CREDIT (EFX-139FC00371)
(541)687-2347, 2880 CHAD DR, EUGENE, OR 97408
5. RELIABLE CREDIT ASSOCIATION (EFX-701FS09229)
(541)485-1211, 365 COBURG RD., EUGENE, OR 97440
6. SELCO CREDIT UNION (EFX-139FC00140)
(541)686-9251, P.O. BOX 7487, EUGENE, OR 97401
7. SYNCRB/JC PENNEYS (EFX-404DC02910)
4125 WINDWARD PLAZA, ALPHARETTA, GA 30005
8. SYNCRB/PPC (EFX-404BC00272)
(844)373-4961, PO BOX 965005, ORLANDO, FL 32896
9. US DEPT OF EDUCATION (EFX-497ZZ01855)
(412)788-3900, 181 MONTGOMERY RUN ROAD, CORAOPOLIS, PA 15108
10. US DEPT. OF EDUCATION (EFX-668FZ67126)
PO BOX 7860, MADISON, WI 53704
11. USAA SAVINGS BANK (EFX-6500N10000)
(800)531-8722, PO BOX 33009, SAN ANTONIO, TX 78265

Public Record Information:

No Public Record Information found

Consumer Referral Information:

EFX - EQUIFAX INFORMATION SVCS, PHONE: (800) 685-1111
P.O. BOX 740241, ATLANTA, GA 30374

Prepared By: CoreLogic Credco
P.O. BOX 509124
SAN DIEGO, CA 92150
Contact: (866)226-0920 Fax: 800 523 0688

End of Credco Instant Merge SoftTouch Report

End of SoftTouch Report

Get Your Credit Report

Obtain Your Credit Report Every 12 Months

You're entitled by the Fair Credit Reporting Act to get a free credit report each year from the three credit bureaus through AnnualCreditReport.com, the only authorized website for free credit reports. You'll answer a couple question to verify your information and select from which bureaus you'd like to pull your credit report. To monitor your credit more regularly, opt to view a credit report from just one bureau every four months.

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

The screenshot shows the AnnualCreditReport.com website. The browser address bar displays "https://www.annualcreditreport.com/requestReport/landingPage.action". The website header includes the logo and tagline. A navigation menu contains links for Home, All about credit reports, Request yours now!, What to look for, Protect your identity, Frequently asked questions, and Contact us. The main content area features a "3 steps to your free credit reports" section with three numbered steps:

- 1 Fill out a form**: Fill out one form to request one, two, or three reports.
- 2 Pick the reports you want**: Request your credit reports from Equifax, Experian or TransUnion.
- 3 Request and Review your reports online**: Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information. If you can, print your credit reports so you can look at them later.

An arrow indicates that step 3 is repeated for each credit report.

You can also order by phone at 1-877-322-8228 or order by mail by contacting each of the bureaus directly:

 <p>P.O. Box 740241 Atlanta, GA 30374 (877) 784-2528 www.equifax.com</p>	 <p>(866) 200-6020 www.experian.com</p>	 <p>P.O. Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com</p>
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Get Your Credit Report

Reviewing Your Credit Report

The Consumer Finance Protection Bureau developed this checklist for reviewing your credit report(s):

Equifax	Experian	TransUnion	Checklist Item
			Is your name correct?
			Is your Social Security number correct?
			Is your current address correct? Is your current phone number correct?
			Are the previous addresses they have listed for you correct?
			Is your marital status listed correctly?
			Is your employment history accurate?
			Is everything listed in the personal information section correct?
			Is there anything listed in the public records information? Is it correct?
			Review each item under the credit account (trade account) section. Are the accounts on the list still open?
			Are all of the current balances correct?
			Are accounts where you are an authorized user or joint owner listed?
			Are zero balances recorded for debts discharge in bankruptcy? For debts paid in full?
			Are you listed as a co-signer on a loan? Is this correct?
			Are accounts that you closed listed as "closed by the consumer?"
			Is negative information reported on each credit account correct? Look for late payments and missed payments?
			Are any accounts listed more than once? Check to make sure the same account is not listed multiple times in the collection section?
			Is old negative information still being reported? If yes, highlight the information that has exceeded the negative information reporting limit, which is usually seven years.
			Do you suspect that you have been the victim of identity theft after reviewing your credit reports?

Source: Your Money Your Goals, pages 217-218, Consumer Finance Protection Bureau

Example letter to a debt collector asking to verify the debt

[Your name]

[Your return address]

[Date]

[Debt collector name]

[Debt collector address]

Re: [Account number for the debt, if you have it]

Dear [Debt collector name]:

I am responding to your contact about a debt you are trying to collect. You contacted me by [phone/mail], on [date] and identified the debt as [any information they gave you about the debt]. Please supply the information below so that I can be fully informed:

Why you think I owe the debt and to whom I owe it, including:

- The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed.
 - If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor, and the amount owed to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might know them, if that is different from the official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
 - Provide verification and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor. For example, can you provide a copy of the written agreement that created my original requirement to pay?

- If you are asking that I pay a debt that somebody else is or was required to pay, identify that person. Provide verification and documentation about why this is a debt that I am required to pay.

The amount and age of the debt, specifically:

- A copy of the last billing statement sent to me by the original creditor.
- State the amount of the debt when you obtained it, and when that was.
- If there have been any additional interest, fees or charges added since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees or other charges are expressly authorized by the agreement creating the debt or are permitted by law.
- If there have been any payments or other reductions since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them.
- If there have been any other changes or adjustments since the last billing statement from the original creditor, please provide full verification and documentation of the amount you are trying to collect. Explain how that amount was calculated. In addition, explain how the other changes or adjustments are expressly authorized by the agreement creating the debt or permitted by law.
- Tell me when the creditor claims this debt became due and when it became delinquent.
- Identify the date of the last payment made on this account.
- Have you made a determination that this debt is within the statute of limitations applicable to it? Tell me when you think the statute of limitations expires for this debt, and how you determined that.

Details about your authority to collect this debt.

- I would like more information about your firm before I discuss the debt with you. Does your firm have a debt collection license from my state? If not, say why not. If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.
- If you are contacting me from a place outside my state, does your firm have a debt collection license from that place? If so, provide the date of the license, the name on the license, the license number, and the name, address and telephone number of the state agency issuing the license.

I have asked for this information because I have some questions. I need to hear from you to make an informed decision about your claim that I owe this money. I am open to communicating with you for this purpose. In order to make sure that I am not put at any disadvantage, in the meantime please treat this debt as being in dispute and under discussion between us.

In addition to providing the information requested above, please let me know whether you are prepared to accept less than the balance you are claiming is owed. If so, please tell me in writing your offer, with the amount you will accept to fully resolve the account.

Thank you for your cooperation.

Sincerely,

[Your name]

This tool is included in the Consumer Financial Protection Bureau's toolkit. The CFPB has prepared this material as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

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Example letter - disputing errors on credit report

[Your name]

[Your return address]

[Date]

Complaint Department

[Company Name]

[Street Address]

[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item [identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] is [inaccurate or incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate this [these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,

[Your name]

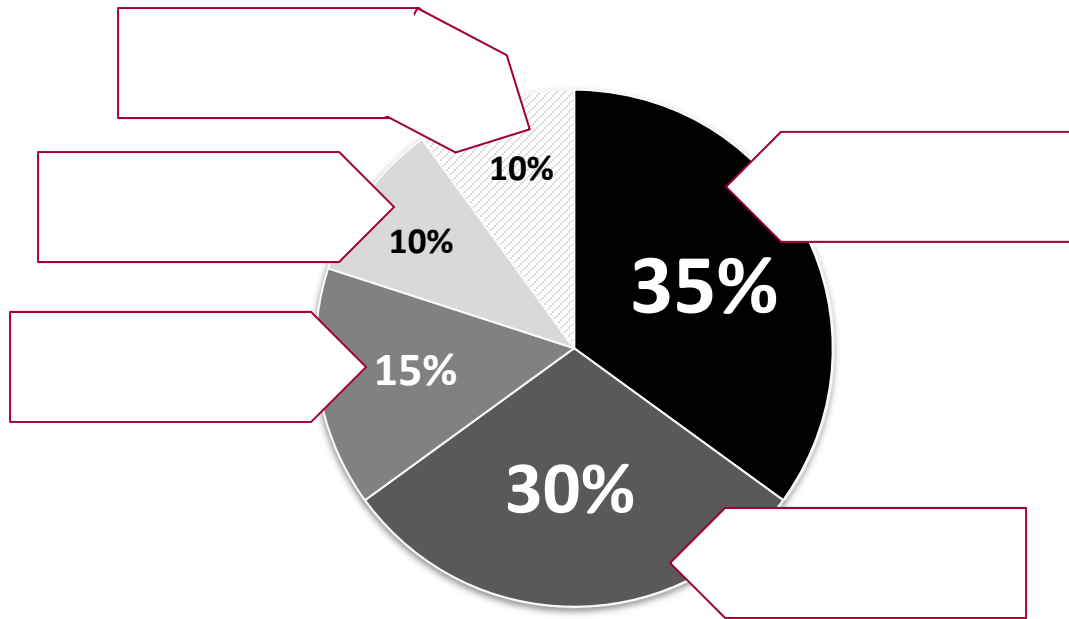
Enclosures: [List what you are enclosing.]

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What's in your FICO® score?

FICO Scores are calculated from a lot of different credit data in your credit report. This data can be grouped into five categories: **Payment History, Amount Owed, Length of Credit History, Type of Credit Used and New Credit.** Match each category with its formula weighted percentage below:



A FICO score takes into consideration all these categories of information, not just one or two.

No one piece of information or factor alone will determine your score.

The importance of any factor depends on the overall information in your credit report.

For some people, a given factor may be more important than for someone else with a different credit history. What's important is the mix of information, which varies from person to person, and for any one person over time.

Your FICO score only looks at information in your credit report.

However, lenders look at many things when making a credit decision including your income, how long you have worked at your present job and the kind of credit you are requesting.

Your score considers both positive and negative information in your credit report.

Late payments will lower your score, but establishing or re-establishing a good track record of making payments on time will raise your FICO credit score.

<http://www.myfico.com/crediteducation/whatsinyourscore.aspx>

Improving Your Credit

There are no secrets to building a strong credit score, but following these guidelines should help:

Pay your bills on time, every time. One way to make sure your payments are on time is to set up automatic payments, or set up electronic reminders. If you've missed payments, get current and stay current.

Don't get close to your credit limit. Credit scoring models look at how close you are to being "maxed out," so try to keep your balances low in proportion to your overall credit limit. Experts advise keeping your use of credit at no more than 30 percent of your total credit limit.

Note: You don't need to revolve on credit cards to get a good score. Paying off the balance each month helps get you the best scores.

A long credit history will help your score. Credit scores are based on experience over time. The more experience you have with getting credit and paying your bills on time, the more information there is to determine whether you are a good credit risk.

Only apply for credit that you need. Credit scores look at your recent credit activity as an indicator of your need for credit. If you apply for a lot of credit over a short period of time, it may appear to lenders that your economic circumstances have changed negatively.

Tip: If you close some credit card accounts and put most or all of your credit card balances onto one card, it may hurt your credit score if this means that you are using a high percentage of your total credit limit.

Tip: Check your credit report regularly and make sure the information in your credit reports is correct. Visit AnnualCreditReport.com to get a free copy of your credit report from the nationwide credit reporting companies. You can receive a [free credit report](#) from each of the big nationwide credit reporting companies once every 12 months.

Tip: If you have a problem with credit reporting, you can submit a complaint with the CFPB:
<http://www.consumerfinance.gov/complaint/>

Source: Consumer Finance Protection Bureau
<http://www.consumerfinance.gov/askcfpb/318/how-do-i-get-and-keep-a-good-credit-score.html>

Steps for Financial Resilience

1. **Focus on your emergency savings.** In uncertain times, having liquid cash on hand for the unknown is the number one financial recommendation. It may be tempting to tackle your debt beyond monthly minimums, or to jump on sales you find, however determining how much emergency savings would give you piece of mind is an important first step. Consider using tax refunds and your stimulus this year as a time to start or grow your emergency savings.
2. **Prioritize your bills.** On a piece of paper, draw a big line down the middle. On the left side, list all of your bill that are absolutely essential for your life. On the right side, list all important, but non-essential bills. When emergencies occur, make sure to pay your important bills first.
3. **Make two different spending plans.** Budgets may not be sexy, but they are very helpful for planning your money. Consider mapping out two plans: (1) what you are think you are currently spending each month and (2) what you would need to cover your bare bone necessities. To complete number (2), you might just use the look to bill priory chart.
4. **Protect your credit.** Even in emergencies, try to make your minimum payments on time. This along will If you're at risk of not making payment, call your servicer up and see what options you have. Communication is the key and sometimes can result in a late payment not recorded.
5. **Make sure student loans are in good standing.** Take some time do an inventory on your student loans. Currently the government is not charging interest on deferment or forbearance. Need help? DevNW does student loan counseling.
6. **Lose income? At risk of default?** Whether it's paying rent, your home loan or any other consumer credit, contact your servicer. Options may be available when you're in communication. Follow the recommended steps outline by the [Consumer Finance Protection Bureau](#).
7. **Watch out for scams.** In times of volatility is when scanners thrive. Check out [Consumer Finance Protection Bureau](#) for current scams to watch out for.
8. **Dollar cost average.** When saving for long term goals like retirement or kid's education, don't worry about day-to-day market conditions. If you're time horizon is more than 5 years, historically the risk is of loss is quite small. That's why dollar cost avering is important—the principle of making steady contributions to long term goals in both good times and bad times. If savings is challenging, even a little extra change, are cool apps like Acorns or Stash that will round up your purchases to index funds in a Roth IRA.
9. **Support neighbors and small business.** You may consider buying a holiday presents early or buy gift certificates to help local businesse when they're struggling with cash flow shortages. Look on neighborhood forums on Nextdoor or Facebook to see if people in your neighborhood are posting needs.
10. **Read.** Here are two personal finance classics that can help you make sense of these times: "Your Money or Your Life" by Vicki Robbins, and "Index Card" by Helaine Olen and Harrold Pollock are two foundational books.