

**August 13, 2021**



**Dear friend,**

**Financial literacy and awareness play important roles in the dreams many of us have – starting a family, owning a home, etc. Unfortunately, these are skills that aren’t emphasized enough for teens and young adults. That’s part of why we recognize August 14 as National Financial Awareness Day. It’s an opportunity to refocus on our financial stability and to remind ourselves to take investing and saving seriously in order to prepare for the future. Everyone has the capacity to learn sound financial principals and save up, and the earlier you start, the better. Making just small changes to your daily habits can bring big rewards. [Intuit](#) offers 11 financial changes that, if you start now, will pay off big in the long run. It’s never too late to start saving. Stay safe and healthy.**

**Sincerely,**

*Bob*

## In Case You Missed It

# small business **SPOTLIGHT**



*Satisfy Your Craving for Authentic Mexican Cuisine at  
Taqueria Nuevo Vallarta in Racine*



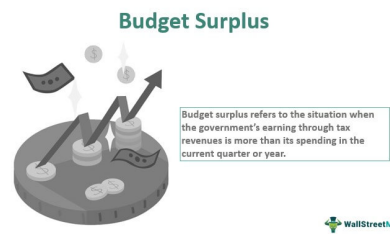
Looking for REAL Mexican food? Head to 3700 Durand Ave. in Racine, where you'll find Taqueria Nuevo Vallarta. A family-owned restaurant that prides itself on fast and friendly service, Taqueria Nuevo Vallarta serves up large portions for a small price. Find more, including their full menu and hours, on [Facebook](#).



*Officials Urge Residents to Apply for Rental Assistance, as  
Funds Remain Available in Wisconsin*

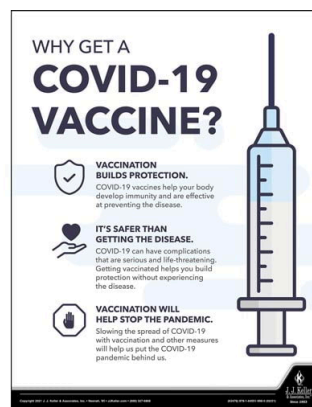
With a temporary eviction moratorium back in place in certain parts of the state and country, including Kenosha and Racine Counties, officials are urging Wisconsin residents who are behind on their rent due to hardship caused by the pandemic to apply for the millions of dollars in rental assistance that has yet to be distributed. Locally, the funds are being distributed by the Racine Kenosha Community Action Agency (RKCAA). Those administering the programs are getting the funds out as quickly as possible, but they fear that not enough people know that the help is available. As of mid-July, 12.3% of Wisconsin adults reported missing the previous month's rent or mortgage payment or having little to no confidence that they could pay it the next month, according to the U.S. Census Bureau. Find more about the assistance programs

From the [RKCAA](#).



## ***State Projected to End Current Budget Cycle with \$1.7 Billion Surplus***

According to the nonpartisan Legislative Fiscal Bureau (LFB), the State of Wisconsin is projected to finish the current 2021-2023 budget cycle, in June 2023, with a \$1.7 billion surplus, one of the largest surpluses in recent history. LFB says that nine of the 10 most recent state budgets were projected to finish with a deficit; the one time there was a projected surplus, following the 2011-2013 budget cycle, it was less than \$150 million.



## ***Molina Healthcare to Hold Free Covid Vaccine Clinic in Racine; Many Other Local Options***

State Capitol, P.O. Box 7882, Madison, Wisconsin 53707-7882 • (608) 267-8979

Toll-Free Office Hotline: 1-888-769-4724

Email: [Sen.Wirch@legis.state.wi.us](mailto:Sen.Wirch@legis.state.wi.us) • Website: <http://www.legis.state.wi.us/senate/sen22/news> • Fax: (608) 267-0984  
(262) 694-7379

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There are still plenty of opportunities to get a FREE Covid-19 vaccination in the Kenosha and Racine areas. Molina Healthcare will be holding a vaccine clinic at Health Care Network in Racine, 500 Wisconsin Ave. Suite 102, from 9 am to noon on Friday, August 27; for more information, you can call (262)632-2400. If you have an insurance ID card, bring it with you; if not, you can still come down and get your FREE vaccination. Additionally, there are many other locations in both Racine and Kenosha where vaccinations are available. Call the Department of Health Services Vaccine Hotline, 1(844)684-1064, to find more locations or to schedule an appointment. You can also find more vaccination locations near you [here](#).



## ***Kenosha Education Association Hosting Back to School Supply Drive***

The Kenosha Education Association is currently holding a School Supply Drive. Cash donations allow you to maximize your impact by allowing them to purchase in bulk and can be made at <https://bit.ly/KEAdonate>; additionally, cash and check donations can be mailed to the KEA Office, 3030 39<sup>th</sup> Ave., Room 117, Kenosha WI 53144. If you'd prefer to shop for supplies yourself, you can check out their wishlist at <https://bit.ly/3AH6hHo>. Every little bit helps. In a nationwide survey conducted in 2018, **96% of teachers** reported spending their own money on school supplies, at an average of **\$740 each**. KEA is requesting that donations be made by August 23, 2021.



## ***Dept. of Revenue Officials Warn of Potential Identity Theft in “WI Tomorrow Grant” Applications***

Wisconsin Tomorrow Small Business Recovery Grants are meant to help small business owners get back on their feet after the devastating impacts of the Covid-19 pandemic. Some scammers are taking advantage of the situation, though, and applying for these grants using the names of unsuspecting state residents. In recent weeks, some confused residents have received letters from the state Department of Revenue (DOR), stating that more information is needed for their Wisconsin Tomorrow Grant application to be processed, when in fact they hadn't applied for the grant. Others have received letters from DOR saying that the grant was applied for in their name and denied, as the Department suspected it was an attempt at identity theft. For those who received the denial letter, DOR will take steps to protect their accounts at DOR, including

reviewing future tax returns and claims filed under their names, using their Social Security numbers or federal tax ID numbers to ensure the return or claim is filed by the person in question. If you are in either of the two groups mentioned above, or believe you are the victim of some other type of identity theft, you should first review and then place a fraud alert or security freeze on your credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name; contact the toll-free number of any of the three consumer reporting agencies (TransUnion, Experian, Equifax) to place a fraud alert on your credit report. You only need to contact one of the three; the agency you contact is required to contact the other two, which will place alerts on their versions of your report, as well. Phone numbers and websites for each are listed below:

**TransUnion:** (800)680-7289, <https://www.transunion.com/>  
**Experian:** (888)397-3742, <https://www.experian.com/>  
**Equifax:** (888)766-0008, <https://www.equifax.com/personal/>

Once you place the fraud alert on your file, you are entitled to order one free copy of your credit report from each of the three agencies and, if you ask, only the last four digits of your SSN will appear on your credit reports. Review your reports for any inquiries from companies you have not contacted, accounts you did not open, and debts on your account that you can't explain. If you find inaccurate information, contact the credit reporting agency to get it removed, then continue to check your credit reports periodically, especially for the first year.

A security freeze can help against identity theft by prohibiting the release of any information on the credit report without express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account. A security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved without consent. Consumers can place a freeze on their credit reports for free by contacting **each of the three credit reporting agencies directly.**

Finally, if you have been a victim of identity theft, you should file a police report with your local police department and file a complaint with the state's Consumer Protection Bureau, [datcpwisconsinprivacy@wisconsin.gov](mailto:datcpwisconsinprivacy@wisconsin.gov), (800)422-7128 or [https://datcp.wi.gov/Pages/Programs\\_Services/ConsumerProtection.aspx](https://datcp.wi.gov/Pages/Programs_Services/ConsumerProtection.aspx).



## ***DPI Recommends Mask-Wearing in All Wisconsin Schools***

The Wisconsin Department of Public Instruction has urged school districts across the state to implement masking requirements for everyone inside schools, regardless of vaccination status, as well as providing a list of mitigation and prevention measures each school can take. State Superintendent Jill Underly released a statement earlier this week, reinforcing that the guidelines are meant to keep students safe and allow districts to avoid a return to remote learning. Masking is particularly important in schools, with vaccinations not yet authorized for children under the age of 12.



## ***Governor Evers, Dem Lawmakers Introduce Legislative Package to Lower Prescription Drug Prices***

After his plan for lower prescription drug prices was stripped out of the state budget by Republican legislators, Governor Tony Evers has renewed his efforts with the launch of the “Less for Rx” prescription drug plan. The legislative package is comprised of many of the ideas that were included in Evers’ 2021-2023 budget proposal and builds on the work of the Governor’s Task Force on Reducing Prescription Drug Prices. The package includes more than a dozen policy proposals to reduce the cost of prescription drugs and ensure Wisconsinites can afford and access the medications they need. These include:

- Creation of a Prescription Drug Affordability Review Board and a Prescription Drug Importation Program, which would allow the state to import drugs from abroad at a substantial cost savings to consumers and taxpayers
- Develop a State Prescription Drug Purchasing Entity, which would allow the state to leverage its purchasing power to reduce cost
- Create the Office of Prescription Drug Affordability to serve as a watchdog for Wisconsin consumers
- Increase consumer protections against artificial price inflations and deceptive marketing practices
  - Establish a \$50 copay cap on insulin

- Increase funding for free and charitable clinics by \$4 million in the next two years
  - Elimination of BadgerCare prescription drug copays

The effort to advance the Governor's plan in the Legislature will be led by Rep. Lisa Subeck (D-Madison) and Sen. Jon Erpenbach (D-West Point). You can read more about "Less for Rx" [here](#).