

# Celebrate frogs, humor, and financial literacy

By: Veronica Cool ⌚ April 1, 2016



COOL TIPS

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Although we just wrapped up April Fool's Day, this is no joke: April is a bit over-ambitious in its celebrations. From pets to library media, holy humor and frogs, there's a lot going on. So let's take a minute for some lighthearted instruction and kick off spring, with some tips on properly celebrating in April!

First and truly important, April is *Celebrate Humor Month*. So, laugh and savor life. Take the time to wrestle with the kids, finger paint, enjoy some silly videos (check out LeJuan James for a Spanglish humoristic treat! Or Carlos Mencia — no complaints about being offended, though!)

And the reason we can freely enjoy laughter is because we are financial secured, or at least comfortable in the fact that our basic needs, like food, shelter and safety can be acquired. Nothing is ever funny when you are hungry or scared. Remember, I'm a recovering banker, so here are some basic tips for Financial Literacy Month:

## **Check your credit report**

Dispute anything that is not accurate. The Fair Reporting Act is on your side – any issue you dispute must be resolved or erased within 30 days.

There are three credit reporting agencies: Experian, TransUnion and Equifax, and they DO NOT talk to each other. I book an annual calendar appointment with myself (don't laugh) and pull the reports for everyone in my family and monitor the activity. Remember that identify theft is on the rise and this is a simple way to protect one of the most valuable assets you own — clean credit.

## **Pyramid of savings**

You should have 3-6 months of your expenses saved in a savings account — helpful to cover those emergency expenditures, like replacing the refrigerator or heat pump. As you climb the pyramid, your savings vehicles become more investment-like, longer term, higher rewards, more risk. Do connect with a strong financial adviser who understands your life plan and goals and can support you accordingly.

## **Teach financial literacy**

Especially to your kids, nieces and nephews and mentees. Make them earn their allowance; show them how hard it is to work for one hour to earn \$8.25 (pre-tax!) Teach them the

value of a hard-dollar earned. Have them calculate the tip on the restaurant meal, write out a check, or better yet, have them figure out the change WITHOUT a calculator or their phone. Arithmetic is becoming a foreign language with our youngsters...

### **Rewards/Ebates/Upromise**

I just discovered ebates.com, a shopping portal that rewards you with cash back for many of your online purchases. I'm getting \$88 back in April — That's mani-pedi, you feeling me?

Upromise is also a shopping portal that contributes a percentage of your online purchases towards your kids' college education. You still pay the same price on the items you purchase, with a portion of the proceeds coming back to you in cash or college contributions.

And education is the great equalizer. I know, my college degrees granted me tremendous opportunity to enter new worlds of extreme differences and diversity. As we all know, diversity is not just about black and white. It's also about gender, age, generations, military status, urban versus rural and on and on.

I encourage you to celebrate diversity, not just in April, but throughout the year. Come downtown into Baltimore City and partake of the many charms, like Light City, which was brilliantly done. A way to showcase our local artists while highlighting the resilience of this city. Diversify your culinary adventures. Dine at Mari Lunas (the original on 102 Reisterstown Road) and savor some authentic Mexican yumminess. Head to Chicken Rico in Highlandtown and delight in some delicious Peruvian fare. Akbar is one of my favorites for Indian cuisine.

Meet a friend or colleague for coffee and get better acquainted. Ask about their journey, their obstacles and goals. Get some book and music recommendations. Broaden your horizons.

Revisit history and learn about the untold stories. After all, history comes from the perspective of those who wrote the books. Read up on the Tuskegee Airmen and the suffrage movement. Learn how American women's property rights were positively impacted when Texas was established. That morning, Dec. 29, 1845, Mexicans woke up as Americans when the border was redrawn. And those Mexican women retained the properties they had inherited for generations, as was the custom; the horse from Grandmother Diaz, the barn from Uncle Juan, the house from Mother Maria.

Women in the United States could not even VOTE let alone own anything in their name. History provides insight that shapes our perspective on differences and diversity, hopefully resulting in appreciation.

The flowering buds are peeping out, getting ready to bloom. Spring is definitely a new beginning, so be intentional about improving and appreciating the many opportunities to celebrate.

Until next time!

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