



Financial Tips To Enhance Your Daily Life

Tip 1 Check Your Credit Reports Regularly to Keep It Intact During the Pandemic

Check Your Credit Reports Regularly

It's very important to check your credit report frequently, especially during the time of this pandemic. People are losing jobs or facing pay cuts, on the other hand, fraudulent activities and scams have increased. So, it has become more important to keep an eye on your credit report. You can visit AnnualCreditReport.com to check your credit report. The 3 major credit bureaus have jointly made a decision keeping the condition in mind. On April 20, 2020, they decided to offer weekly credit reports to everyone.

You should take advantage of this offer and check your credit report regularly. If you find any mysterious activities in your credit report, inform the respective credit bureaus, and protect your credit score from going down.

Tip 2 File a Form W-4V to Get Relaxation on Federal & State Income Taxes from Your Unemployment Benefits

Are you thinking about the taxes on your unemployment benefits? According to the U.S. Labor Department, you can file for unemployment benefits if you lose your job without having your fault. Besides, you have to meet other eligibility requirements set by your respective state. But if you are eligible for receiving unemployment benefits, you might have to pay taxes for it. According to the IRS, unemployment benefits are taxable income. This means that any unemployment compensation that you receive from a state or the federal government must be included in your income and will be taxed at your ordinary-income tax rate.

Tip 3 Small Businesses Now Take Help & Lodge Complaint to FDCPA for Any Unlawful Practices From The Debt Collectors

Good news for small businesses. Earlier, the FDCPA didn't apply to small business/commercial accounts or to creditors attempting to collect their own debts. But, as per the Small Business and Consumer Debt Collection Emergency Relief Act of 2020 (Senate Bill No. 3565), there are several far-reaching amendments to the Fair Debt Collections Practices Act, 15 U.S.C. 1692, et. seq. ("FDCPA"). According to Section, 3(b) of the Bill, debt collectors or creditors can not engage in many acts concerning consumer and small business debt.

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FDCPA Violations? **Get help!**

Call Nick: 916-745-8104

- We can help you fight against abusive debt collectors
- We will help you get \$1000 for the damages and recover court costs



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