

WHAT ARE YOU DOING?

... the week of February 20? In addition to celebrating President's Day, many Utahns and Americans will be celebrating Saves Week. We invite you to join the celebration by participating in some of the activities.

Senator Pat Jones is sponsoring SCR2, Financial Responsibility Concurrent Resolution, which designates the week of February 20-28, 2011 as "Utah Saves Week", and recommends that all Utahns participate in activities and programs to increase their financial knowledge.

Celebrate Utah Saves week in Garfield County by doing the following:

Sunday or Monday - Take the Financial Quiz at <http://www.faircredit.org/stabilityquiz.asp>

Tuesday Challenge - Order your free credit score at www.annualcreditreport.com or by calling toll free 1-877-322-8228.

Wednesday Challenge - Join utahsaves.org. Commit to a savings or debt reduction goal.

Take the savings pledge with one or more of the following actions:

1. Open a savings account for yourself or children
2. Add to your savings account for
 - a. Emergencies
 - b. Future major purchases.
3. Open a college savings account
4. Invest in a retirement account.

Thursday Challenge - Sign up for free budgeting classes (online or local) or do a Financial check-up by getting financially organized and write a budget or create a spending plan you can live with.

Friday Challenge - The candy bar factor. Track every one of your expenses for one day and write them in a notebook.

Weekend - Family Finance Weekend. Have a financial conversation with your family about money. Identify one financial behavior that you will change.

Watch for more information and how to submit a record of completed activities for prizes.

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lenges — and high costs — when they shop for health insurance. This new plan covers physician and hospital services and prescription drugs. Premiums vary by state. Annual out-of-pocket expenses for enrollees are capped.

Details about the program and how to apply may vary depending on what State you live in. In some states, the U.S. Department of Health and Human Services, with the help of the U.S. Office of Personnel Management and the U.S. Department of Agriculture's National Finance Center, will run the Pre-Existing Condition Insurance Plan; other States have asked to run the program themselves.

Regardless of which State you live in, to qualify for the program you must be a U.S. citizen or legal resident, and you must have been uninsured for at least six months. In addition, you must have a pre-existing condition or have been denied insurance coverage because of a medical condition.

For more information, call the Pre-Existing Condition Insurance Plan toll-free at 1-866-717-5826 (TTY 1-866-561-1604) between the hours of 8 a.m. and 11 p.m. Eastern Time. Or visit www.pcip.gov and select "Find Your State" to learn about eligibility and how to apply.

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