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**Consider This Program: October 13th, 2020**

**Cybercrime, Identity Theft, and the Forgiveness Program with Host Joe Clark, CFP and Co-host Angi Kinser and Some Amazing Guests**

What measures do you take to ensure you are safe when surfing the internet?

Today we have a fantastic program lined up for you. Our host, Joe Clark, and co-host Angi Kinser have three fantastic guests joining them, namely:

* Jeff Lanza- FBI special agent
* Don Hudson- Financial Enhancement Group Partner & Chief Compliance Officer
* Brett Spangler- CPA part of the Financial Enhancement Group team.

Jeff and Don will share several things with us to ensure that we do not fall victims of cybercrimes and identity theft. Brett will be talking about the forgiveness program and changes that are coming.

Joe and Angi will take us through the six retirement considerations that we all should know. Also, Joe will make a public service announcement that you cannot afford to miss.

Are you ready to learn? Please get your notebook and pen. You are in for an informative episode!

**Key Talking Points of the Episode:**

* Cybercrime and email phishing
* Email account hijacking
* Passphrases
* Ransomware attacks
* Paycheck Protection Program loan
* Retirement considerations

**Key Milestones of the Episode:**

[04:38] Getting to know Jeff Lanza

[08:15] Cybercrime and email phishing and how we can stay safe

[17:49] Email account hijacking. What is email account hijacking, and how can we prevent it?

[21:45] Importance of using passphrases

[23:09] Ransomware attack: How do ransomware attacks happen, and how can we prevent them?

[30:56] Paycheck Protection Program (PPP) loan. Understanding the Paycheck Protection Program with Brett Spangler

[33:45] Who should file the forgiveness application?

[36:21] Types of loan forgiveness applications

[45:42] The six retirement considerations

[55:50] Joe’s public service announcement

[57:30] Pro22: Should Uber and Lyft drivers be considered employees or contract workers?

**Questions Answered in the Episode:**

[13:55]What is the form CRS that I’ve been receiving from my financial institutions?

[38:31] If a borrower applies for the forgiveness program, do they still have to make payments on the prior SBA loan they had before asking for forgiveness?

[39:59] what contributions for retirement benefits will be considered payroll costs eligible for loan forgiveness?

[40:33] How is the amount of owner compensation that’s eligible for loan forgiveness determined?

**Key Quotes from the Episode:**

“We all have different talents and know different things. Understand what yours is.”

“If you know and don’t do, you might as well not have known.”

“The longer you wait to retire, the greater the percentage of your assets you can use without fear of running out.”

“Our passwords need to be strong to protect our accounts. Otherwise, it could be broken by brute force methods, computers, and people using computers to guess passwords.”

**Connect with Jeff**

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**Connect with Financial Enhancement Group:**

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Join our Facebook Group at [www.yourlifeafterwork.com/FinancialTidbits](http://www.yourlifeafterwork.com/FinancialTidbits)

Visit our website at [www.yourlifeafterwork.com](http://www.yourlifeafterwork.com)

**We would love to answer your questions on air!**

Call Angi at (800) 928-4001 or send them to [TalkToFEG@yourlifeafterwork.com](mailto:TalkToFEG@yourlifeafterwork.com)