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## Take a Proactive Approach to Thwart Cyberattacks

Has your organization been the victim of a data breach in 2022? If so, you're not alone. The prevalence and sophistication of these attacks is growing — and so is the cost. A recent study found that the average cost of a breach has increased significantly during the pandemic. Here are some eye-opening statistics from that study, along with tips for how to safeguard your organization from hackers.

**Full Article** 



#### Watch Out for Scam Charities

When disaster strikes, many people want to help the victims. Unfortunately, donors sometimes become victims themselves if they act impulsively with their hearts, rather than their heads. To defraud donors, scammers use many channels — telemarketing campaigns, email messages, slicklooking websites and even through social media "friends." Here are some tips to help identify scams and ensure that your donations reach the genuinely needy.

**Full Article** 



# The Wide-Ranging Inflation Reduction Act Is Signed Into Law

Congress has passed the Inflation Reduction Act (IRA), an extensive piece of legislation that President Biden has signed into law. The IRA contains tax breaks, tax increases for some large, profitable corporations and provisions related to the federal deficit, climate change, drug prices for those enrolled in Medicare — and much more. Here are some of the highlights.

Full Article



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### Applying for Private Business Loans with Confidence

Are you planning to apply for a business loan in the coming months? A recent survey found that banks are tightening their lending practices for commercial and industrial loans, so it's important for you to put your best foot forward. Here are some tips to help you think like a lender and compile a comprehensive loan application package.

Full Article



### Which is the Better Choice for You... IRA or Roth IRA?

Shopping for an Individual Retirement Account (IRA)? An IRA can be a great tool for funding your retirement. But when choosing between a traditional IRA and a Roth IRA, you need to consider how each of them would fit into your overall financial plan, and whether you meet the eligibility requirements. Here's a rundown of the key factors that could affect your decision.

**Full Article** 



## Help Students Manage their College Loans

It goes without saying that the cost of college is rising. So, if your children are college bound, student loans may be taken out. If that's the case, sit down with your kids and discuss the reality of getting into debt. Make sure the discussion includes more than the standard talk about the types of loans and interest rates. College students should be aware of the responsibilities of borrowing and the importance of the financial obligations.

Full Article



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