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**Financial Freedom Education Event Series
Fall 2022 Complimentary Zoom Event**

**"Informed & Confident Investing in Bear & Bull Markets"
Co-Promoted with HAYVN Co-Working**

**"The Best Investment You Can Make, Is An Investment in Yourself."
~ Warren Buffet**

On **Wednesday, September 7th, from 6:00 to 7:00 p.m.** via Zoom, I will kick off my Fall 2022 "Financial Freedom Education" Series event, co-promoted with Darien, Connecticut-based HAYVN Co-Working, "Informed and Confident Investing in Bear and Bull Markets."

Whether you are brand new to investing or a seasoned private investor, my professional-level resources and strategies will help you to become a more informed and confident investor -- *in all market conditions*. With unprecedented inflation, increasing interest rates, and volatile world markets, I will teach you how to not only make short- and long-term profits using market sector performance tracking, but also how to consistently build your cash reserves using reinvestment strategies.

You will not want to miss this valuable and timely event.

[Click Here to RSVP](#)

President Biden's Federal Student Debt Forgiveness Program -- Demystified!

On Wednesday, August 24th, 2022, the Biden administration, and The Department of Education made history – although controversial – to forgive “up to \$20,000 in Federal student undergraduate and graduate school loans, and Parent Plus loans, for individuals making under \$125,000 a year, and couples making less than \$250,000 a year.” In addition, those students who have received Federal Pell Grants and make less than \$125,000 a year, will be eligible for \$20,000 of loan forgiveness. It is important to note that while debt forgiveness is often treated as income for tax purposes, the canceled student debt will be exempt, like other Federal student debt forgiveness programs. Students and parents who took out Federal loans by June 30, 2022, are eligible for forgiveness. Loans taken out after that date are not eligible.

President Biden also announced an extension of the pandemic pause on student loan repayments to the end of this year. It is the final loan payment extension since the beginning of the pandemic. [Click here for the debt relief announcement.](#)

A three-part plan has been announced to help working and middle-class federal student loan borrowers begin loan and interest repayment beginning January 1, 2023. The most pressing question individual and family borrowers have is this: “What do I have to do to claim this relief?” Click the following link and add your email address to be notified when the process has officially opened, and the application becomes available: [Department of Education subscription page](#). Up to eight million borrowers could be eligible for automatic relief as their income data is already on file. Currently, there are more than 40 million people with student debt. To prevent student debt balances from ballooning in the future, the White House said that it would propose a regulation that would cut from 10% to 5% the amount of discretionary income that borrowers must pay each month on their student loans if they are enrolled in an income driven repayment plan.

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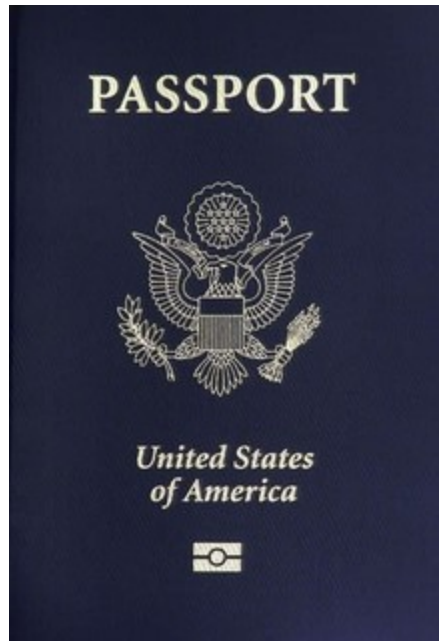
Passports Can Be Renewed Online as Early as 2023! Saving Travelers Time, Money, and Effort

Can you imagine no longer having to wait on a long line and go through a frustrating process to renew your passport? As early as 2023, American travelers will be able to renew their passports online. The first 25,000 online renewal applications were accepted as part of a Pilot program launched in February of this year for federal government employees and contractors, and in August, for the general public.

Currently, the processing time for a passport renewal is eight to 11-weeks, which requires pulling together original documents and setting up an in-person appointment at your local passport office or local post office. If you must obtain a new passport before the end of this year, the State Department suggests that you pay a fee to expedite the process. The wait time to receive your new passport will be only five to seven weeks vs. eight to 11-weeks.

To qualify for mail-in passport renewal, the passport holder needs to have been 16 years old or older when they got the original passport. The original passport must also have been issued within the last 15 years with their current name (or proof of name change), and the passport itself must be completely undamaged, other than from normal use. The passport renewal process requires a renewal application called DS-82, a passport-sized photo, processing fees, and mailing the original identification papers.

Happy Travels!



Breaking News



NEW HAYVN CO-WORKING “FINANCIAL FREEDOM EDUCATION” PODCAST SERIES TO FEATURE DEBORAH PRATT BURNS, FINANCIAL EDUCATOR AND MENTOR, BRAND AND BUSINESS STRATEGIST

This Fall, HAYVN Co-Working will launch a “Financial Freedom Education” Series Hubcast Podcast featuring Financial Educator and Mentor, and Business and Brand Strategist, Deborah Pratt Burns.

HAYVN’s Nancy Sheed will interview Deborah on three separate topics each in a half-hour Q&A format. Deborah’s topics are designed to help entrepreneurs learn strategies and skills on how to make their companies and brands more relevant and profitable.





"I've been fortunate to work with Deborah on various projects for more than a decade. She has worked on some of the largest brands in the world, but also startups and SMB's. This diversity of engagement gives Deborah the perspective to develop the right strategy for each client and budget. She brings exceptional ideas, energy, and a plain-truth style to everything she works on. Not afraid to challenge the status quo, even when the room has made up its mind, her original thinking invariably adds strategic and brand value to her clients."

– Adam Pemberton, President, Replicolor USA, Inc.
Digital Marketing Director, Chief Technology Officer, and Managing Partner,
Echo Brand Group

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