



January February  
March 2021

# Family Self-Sufficiency Newsletter

## New Year New Workshops

This past year, we have all had to learn to cope with COVID19. This pandemic has made a tremendous impact in our everyday lives and how we at BCACHA assist you. Prior to this pandemic, the FSS Coordinators were having monthly workshops in our office. Unfortunately, at the present time, we are not able to offer this. However, we are starting a new year and the FSS Coordinators will once again start

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## College and Student Loans

Many of you are currently attending college and will soon begin the new semester in January of 2021.

Perhaps, many of you would like to go to college but have no idea how to begin. One of BCACHA's local partners is TRIO Educational Opportunity Center. This agency assists individuals who would like to attend college or need assistance

having monthly workshops. We will be offering these via Zoom.

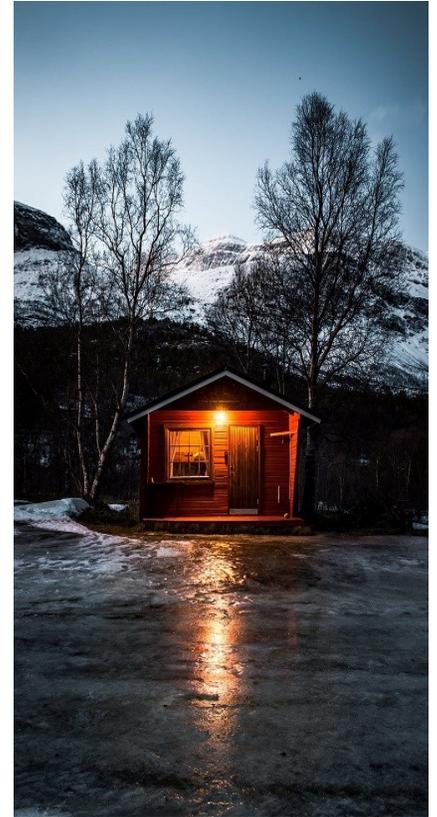
Please mark your calendar for Tuesday, January 12, 2021. This workshop will be a "Financial Question and Answer" workshop. This will be our first one for the year and many more are being planned. If there is a certain workshop that you would like for us to offer, please feel free to contact your FSS Coordinator.

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with student loans. Please read the information here from Holly Kimbrell, Community Outreach Coordinator with TRIO Educational Opportunity Center:

"Student loans are a fact of life for many of us. Maybe you already have them or are considering taking them. This is money you will

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## College and Student Loans, cont.

have to repay. It is very difficult to have these loans forgiven and nearly impossible to include them in bankruptcy filings. If you don't make your student loan payments, in addition to hurting your credit rating, the government may garnish your wages and take your tax refund."

What to do? First, avoid taking loans if possible. There are many grants and scholarships available. Where you choose to attend school is another way students can control their tuition costs. If you want to go to

school or have student loans and cannot afford your payments, we can help! Give us a call at (208) 364-9925 or visit our website at [www.uidaho.edu/eoc](http://www.uidaho.edu/eoc). All of our services are free to residents of Ada and Canyon counties who want to attend college or career training!"

Please contact Holly if you are needing assistance in attending college or with your student loans.

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## How Do You Prepare for a New Year? by Jaé Etchart

After a year of uncertainty, doing the best you can with kids attending school remotely, perhaps a job loss, and all while dealing with a pandemic, it's no wonder you may be feeling a little disorganized. The first thing you can do is know what you can control. Simply organizing your own surroundings will calm your nerves. Here are a few helpful steps:

### ***Determine the goal for the space:***

Before you begin sorting through your clutter in that closet, desk or room, take a few moments to articulate the specific goal for that particular space. This step helps you define the desired function of the space and stay on track. For example, "I want a living room with enough seating for family and guests and enough storage for our books, games, photo albums, and movie collection."

### ***Identify the limitations of the space:***

Make sure your goal for the space is realistic and takes into consideration any features such as its size, layout and dual function. For example, you may have your sights set on creating a family room, but you still have to account for the fact that the room is also a

home office.

### ***Sort the space into four categories:***

**Stay:** This item is in good shape, is used frequently, and will definitely stay in this space.

**Move:** This item doesn't support the goal. It needs to be moved to the proper space in the house.

**Share:** This item is in good shape but hasn't been used in at least a year, it is a duplicate, or it is cluttering up the space. Share it with a friend or donate it to charity

**Go:** This item is trash, plain and simple.

**Storage contains:** Which organizational container will help you maximize the function of your space? Create one or more, as determined by your space.

Wellness coach and author, Elizabeth Scott, states, "Soothing surrounds are nurturing. Being in a space characterized by order, tranquility, and a physical manifestation of your tastes ... can soothe you and help release stress."



## Organizations for Assistance

There are dozens and dozens of community resource and helpful service organizations who step up on a variety of needful ways. Here are just a few to remember:

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*Many Boise area assistance organizations are listed in our local “Self-Rescue Manual.” This resource guide can be found at this link: [SelfRescueManual.com](http://SelfRescueManual.com)*

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### **Tax Preparation Assistance:**

Tax prep assistance programs for the tax-year 2020 are currently being set up. If you need help preparing your taxes, be sure to contact your FSS Coordinator.

### **Utility Assistance:**

Salvation army Project Share: This program helps with Idaho Power and Intermountain Gas bills. Call and leave a message with your name and telephone number. You will be put on a waitlist for help from October through April. (208) 433-4424.

St. Vincent de Paul Help Center: This organization provides various forms of assistance including help with utilities and rent. You must leave a voicemail with your first and last name, telephone number, zip code and what kind of assistance you are requesting so that you can be referred to the appropriate volunteers. (208) 331-2208; [www.sydpid.org](http://www.sydpid.org)

Idaho Power and Intermountain Gas: If you are struggling to pay your gas and/or electric bills, contact your provider directly. These agencies have a variety of assistance programs, some due to COVID and some are standard programs. Call Idaho Power at (208) 388-2323 and Intermountain Gas at (208) 377-6840.

### **Food Assistance:**

Community Ministries Center: 3000 Esquire, Boise (208) 378-7774. This local food bank provides food distribution services Monday through Thursday from 12:00 to 3:00 pm. Their telephone messages asks that when you come, you bring identification for all people who need food, per foodbank requirements.

Cathedral of the Rockies Amity Campus: 4464 s Maple Grove Road, (208) 362-2168. This pantry is open on Monday evenings from 5:30 to 7:30. Demographic questions are asked per foodbank requirements.

The Idaho Food Bank: This organization refers to food pantries. You can call 211 for a list of locations or (208) 336-9643. [idahofoodbank.org](http://idahofoodbank.org) .



## Staying Connected in the New Year!

by Sonja Williams

It is a new year and our lives have been forever changed by the COVID pandemic. This includes how we conduct our daily lives, from managing our health to managing our finances. And, somehow in the mix, we must find time for our friends and family. Here are a few tips to help get the most out of 2021.

**Get comfortable with computers:** It's a demon that many of us have managed to avoid most of our lives. But computers are here to stay and they are a part of our world. Visit GCF Global at [www.edu.gcfglobal.org](http://www.edu.gcfglobal.org) or Khan Academy at [www.khanacademy.org](http://www.khanacademy.org) for access to free computer classes.

**Make sure you are protected:** Increased online presence also means increased threats from hackers. Make sure your computer and your cell phone are protected against viruses and malware. Scott Jackson, of the Safety Detectives, personally tested dozens of antivirus applications. You may read his recommendations here: [www.safetydetectives.com](http://www.safetydetectives.com).

**Get Organized:** With everything moving toward no-contact and virtual, many people are making more use of their email. Now is the time to organize your mail to get the most out of it. Major email servers, such as [Gmail](https://www.google.com/gmail/) and [Yahoo](https://www.yahoo.com/) have built-in features to help users organize and save emails they may need later.

Or, some people have more than one email account depending on how they use them. It may make more sense to have a separate account for job searches, one for financial communications, and one for health providers and pharmacists. Find a system that works for you.

**Get to know your online banking:** Nearly every financial institution offers online banking and mobile banking. Now is the time to dust off your login information and try it out. Each institution is different but generally you can find your online bank statements and a transaction history for your accounts. You may also be able to pay bills online, including your rent. Contact your bank to get more information about online banking. Your bank may also offer tutorials and videos on how to use your online banking features.

Change can be overwhelming and adapting to change while under the stress of threat of illness can feel impossible. But, by taking these steps, it can be manageable, leaving time and mental strength to give to your friends, your family and your community.

**Here's to a safe and healthy 2021!**

## FSS Families Share Their Stories

Everyone has a story. You could be featured in our next newsletter. You never know, perhaps your story will offer inspiration and encouragement to someone walking a similar path. Please read the story below about a current FSS participant.

### **Strong Families, Strong Students Grant Awarded to FSS Family**

By Trudy Nebeker

In September, Governor Little announced that the state would award up to \$50 million of Coronavirus Relief Funds to help families with school-age children, K through 12, who have been negatively impacted by the COVID19 virus. Families could apply for a grant of up to \$1500 per student, with a maximum of \$3500 per family. These grants were set up to help reimburse families with purchases made for school related goods and services, like technology, internet access, instructional materials, and other educational related costs.

Amanda, who is a member of our Family Self Sufficiency Program, was recently notified that her family was awarded one of these *Strong Families, Strong Students Grants*. Amanda is a single mother with three children between the ages of 8 and 17 to care for. As 2020 began, Amanda was working hard to provide for herself and her children. Unfortunately, like many other parents, when the pandemic shut down many businesses

and schools, she found it necessary to adapt.

When the schools went online in the spring, Amanda had to resign from her job and stay home with the kids. Not only was it necessary to help them with online school, but one of her children has a compromised immune system which makes it necessary for the entire family to remain home and out of the public sphere as much as possible.

To add another test to Amanda's family's resolve to adapt, she was recently awarded custody of a teen in need of a family to care and guide her through her last years in school. This brings the family count to mom-1, kids-4.

Amanda will put the *Strong Families, Strong Students Grant* to good use. She will be able to get caught up on internet service bills, ensure that each of her four children has access to his/her own laptop or tablet, purchase a printer and other supplies, and purchase a small keyboard for music lessons.

