



Family Self-Sufficiency Newsletter



Please welcome our new FSS Coordinator,
Tammy Parker

Tammy is a social worker with 20 years experience in the criminal justice system, working with crime victims and juvenile offenders. She has a wealth of experience connecting families to resources, working with diverse caseloads in rapidly changing environments.

Tammy has a passion for supporting and strengthening families. She has been a parent educator, case manager and advocate. And, she is excited to return to her roots working in subsidized housing. She worked with HUD and FmHA housing communities 30 years ago!

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January,
February,
March 2022



Inside this issue

Introducing Tammy Parker	1
Deseret Industries Store Vouchers	2
FSS Goals	2
FSS Graduate - Robert M.	3
A Bargain Shopper's Guide	4
Setting Goals	5
Tax Time	6 & 7
Engineering & Science Festival	7

Future Workshops:

January 2022: Organization — January 27, 2022 — 11 am to 12 pm

February 2022: Self-Employment Guidelines (date TBD)

Deseret Industries Thrift Store Vouchers Now Available

The FSS department at BCACHA has received its annual grant funds from The Deseret Industries. We are able to issue you a voucher which allows you to go shopping at Deseret Industries for clothing or other household items for

you and your family. If you have a need for clothing like a coat, sweater, slacks or socks or need warm blankets, please contact your FSS Coordinator for a voucher. We can mail you one.

It's a new year and what is happening with your FSS goals?

By Jaé Etchart

Are you still striving to reach them? What kind of reset button do you need to make in order to reach each goal? Wishing for your goals is only a dream. Putting action behind them with one step at a time is what makes them happen. Look where you are today and

where you want to be next year. Then look at where you

were last year. Have things changed for the better? If so, pat yourself on the back!

Maybe you started a new job or paid off a debt, finished a class or worked on your credit spending. All of these actions matter in the bigger picture of your goals. Contact your FSS Coordinator and start working on one small step this year to accomplish one of your goals.



Total FSS Graduates in 2021: 12
Total Amount of Escrow Savings Paid out: \$66,378.63

Here is one of our graduates, Robert M, who wanted to share his experience in the Family Self-Sufficiency program. In addition to successfully completing the FSS program, he participated in our PCC committee, representing the participants in FSS.



***The FSS Program ...
prompted me to regularly
review my income and my
goals.***

**Here are Robert's thoughts on
being on the PCC Board:**

Learning from a vast group of specialists was the greatest part about serving on the Program Coordinating Committee. Having regular quarterly meetings kept me up to date on the latest information. I greatly appreciated the different perspectives from individuals who have dedicated their time and effort learning the facets of their professions.

My advice is to use the resources that are available to you. The greatest resources are the counselors. If someone does not know the answer, through teamwork, they can find the answer. Make a plan, review the plan, take notes and take action!

**Here are Robert's thoughts
regarding his journey with FSS:**

The Family Self-Sufficiency Program prompted me to be goal-oriented within a specified time frame. It prompted me to regularly review my income and my goals. Monthly reporting focused my attention upon the necessity to increase my income and achieve my Family Self-Sufficiency goals.

A Bargain Shopper's Comprehensive Guide to End-of-Season Sales

*By: Deborah Fowles
(Updated November 10, 2021)
Reviewed by: Jefreda R. Brown
Fact Checked by: Ariana Chávez*



End-of-season sales can be a bargain shopper's dream. Unlike unanticipated flash sales, end-of-season sales occur around the same time each year as retailers offer discounts on items associated with the season that's about to end, to make room for the new season's items. But to take full advantage of these seasonal sales, you have to plan ahead. In preparation, here's a bargain shopper's comprehensive guide to end-of-season sales.

With a little advance planning, you can save significant amounts of money and avoid charging up your credit card by planning your purchases around these guidelines. To help remember seasonal sale timing, remember: when demand is high, prices are high and when demand is low, prices are low.

Most consumers are not planners. This means that they shop for their needs and wants as they arise, which when in sync with other consumers strongly dictates demand. For those seasonal wants, you will see most people shopping at precisely the wrong time in terms of how collective demand drives prices up. But bargain shoppers know better. They are those consumers who buy lawnmowers, gas grills, and other outdoor summer equipment in the winter and buy snow shovels, humidifiers, and other items they'll need in the winter during the summer months.

Bargain shoppers know how to find a deal, but they are also more likely to fall victim to some of these shopping pitfalls. To save yourself, keep these tips in your back pocket:

- When shopping sales, remember that just because an item looks like it's marked down, you shouldn't assume you're getting a bargain. Know what the items you're buying usually cost—not just what the price tag says. You can get this information easily by comparison shopping online to get a feel for prices, then visiting your local stores to actually buy the items.
- Buying something you don't really need is never a bargain, no matter how discounted the price is.
- Even an item that's steeply discounted won't end up being a bargain if you put it on a credit card and don't pay it off right away. The longer you carry the balance on your credit card, the more the interest will eat into your savings on the item. Don't fool yourself into thinking you got a great price if you have to use credit to purchase it in the first place.

You can save a lot of money by buying big-ticket items in the month that retailers traditionally reduce prices on that item. To read more, visit <https://www.thebalance.com/comprehensive-guide-to-seasonal-sales-1289892>

Setting Goals!

By Trudy Nebeker

A goal that is common among FSS participants is to take control of their financial situation. Financial success begins with understanding debt and taking an honest look at where you are, creating a plan and then diligently working that plan to become free from debt collectors and bad credit scores. The first step on this journey requires that a person gain the knowledge and understanding of where they are along that path and what objectives need to be conquered in order to become successful.

A good place to start this journey is to pull your annual credit report. You can get a free report one time per year on the web by going to www.annualcreditreport.com. You may reach out to your FSS coordinator for guidance and support with this task. Once you have received your report, take a good honest look at where you are along your financial path to self-sufficiency and set a plan designed with achievable objectives to help you reach the financial success you seek.

“Setting goals is the first step in turning the invisible into the visible.”

~ Tony Robbins ~

With that credit report in hand understanding what is on it, what it means, and how it can affect your everyday life is that all-important second step on your journey toward financial freedom. The financial education plan that our program recommends is available to all, and it is 100% free! It is sponsored by Debt Reduction Services and offered online at <https://moneyfit.org/academy>. Contact your FSS coordinator for more information on how taking these classes can benefit you and possibly fit into your FSS Plan.

Keep your goals “SMART”

S ~ Specific

M ~ Measurable

A ~ Achievable

T ~ Time Sensitive

Section 8 Waiting List—Lottery Opening

The Boise City / Ada County Housing Authorities (BCACHA) will begin accepting pre-applications for potential placement on the Housing Choice Voucher Program waiting list on January 10, 2022. What is the Housing Choice Voucher Program? The Housing Choice Voucher (also known as Section 8) is a subsidized housing program run by local housing authorities and funded by the U.S. Department of Housing and Urban Development. The program is designed to help eligible households rent safe and affordable housing by paying some or all of their rental costs.

Tax time is soon upon us once again and getting prepared to file yearly income taxes can seem intimidating. With that in mind, we have gathered some resources that may help take the worry out of filing for our participants.

File Free Online with the IRS

Many filers can file their taxes for free using IRS free electronic filing resources. You can find more information about this on the IRS website: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>. This website states that updated information for 2022 will be posted in January. But, as of this writing the 2022 updates are not yet visible, but check back for updates as they are posted.

Volunteer Income Tax Assistance (VITA) Program

Free tax prep assistance
Boise State Accounting Department
<https://www.boisestate.edu/cobe-accountancy/employers-and-community/vita/> If you are preparing your tax filing yourself and want some assistance, you may want to look into getting some free assistance from the Volunteer Income Tax Assistance Program (VITA). They are offering assistance both remotely and at a few in-person sites, including some local libraries. You will need to contact them to find a location near you and to set up an appointment.

Earned Income Credit (EIC)

In addition to finding help with filing your 2021 taxes, you may have questions about the Advance Earned Income Credit (EIC) payments you received in 2021. The IRS has published some very helpful links and information regarding these advanced EIC payments. According to the IRS website, you may have received a letter detailing what you received throughout this past year. Advice on their website is to hang on to that letter, as it will be helpful when you file your 2021 returns. Listed below are some helpful links for Taxpayer information about the EIC.



Earned Income Credit (EIC)

Publication 596
Cat. No. 15173A
For use in
preparing 2020
Returns [2020](#)
[Publication 596](#)
[\(irs.gov\)](#).

[2021 Child Tax Credit and Advance Child Tax Credit Payments — Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return | Internal Revenue Service \(irs.gov\)](#)

IRS Taxpayer Advocate

If you are dealing with an unresolved tax issue, you may want to contact a Taxpayer Advocate. These advocates are available to assist you with tax issues that you are unable to resolve with the IRS. While each situation is unique and there is no guarantee that every situation will meet with their criteria for assistance, this resource is available. You can find them online or by calling their Boise office.

IRS Taxpayer Advocate

[Home - Taxpayer Advocate Service \(TAS\) - Taxpayer Advocate Service \(irs.gov\)](#)

Taxpayer Advocate in Boise:
(208) 363-8900

ENGINEERING & SCIENCE FESTIVAL—BOISE STATE

Free admission! Come and go anytime between 9 am and 4 pm. We suggest you come early to get the best of the Engineering & Science Festival.

Engineering & Science Festival is a free event for all ages with a wide variety of engaging activities designed for K-12 students and their families.

Online registration for participants: <https://www.boisestate.edu/coen/outreach/engineering-and-science-festival/> .

Click here for:

- [On-Line Registration](#)
- [2022 Engineering & Science Festival flyer](#)

Activity locations (SUB, ENGR, MEC, HML, KIN, ER)

