



# FAMILY SELF-SUFFICIENCY

NEWSLETTER



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## ANNOUNCEMENTS

January 18th Workshop  
Understanding Financial Trauma PT2

February Workshop  
Hand in Hand Self-Care

March Workshop  
Navigating The Benefits Cliff

Warm Essentials Drive  
Through Jan. 30th

Book RICH Environment  
Free Books for Kids

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## CHRISTMAS DEBT?

Need help paying off Christmas bills?

Call your FSS Coordinator and make a spending plan for getting through Christmas debt.

## THANK YOU



Intermountain Gas for the donation of winter coats!



Washington Trust Bank for the donation of winter hats, gloves & scarves!





## EMPOWERMENT CORNER: 2022 GRADS

BY TRUDY NEBEKER

One of our recent graduates, Hayfaa, joined FSS in November of 2017. When Hayfaa signed on to begin her quest for self-sufficiency she was a single mother of three teenagers and was working only part-time. As a single parent home, this small family was surviving with the help of the Section 8 Housing Choice Voucher, but Hayfaa wanted to do more than just survive. She had big dreams, dreams of making a better life for herself and her children. By joining FSS, Hayfaa learned how to set goals and reach them. Over the past five years she has been able to pay off her debts, open a savings account and has improved her credit rating. Hayfaa has accomplished the goal of beginning to build a solid financial future, one that will someday include the purchase of her own home.



Now five years later, Hayfaa's children have moved into adulthood and are pursuing their own paths toward secure and successful lives. Her two sons are full-time students at Boise State University and her daughter is busy working while at the same time striving to discover what her future may hold. Hayfaa is still on the Housing Choice Voucher program. However, she does not intend for this to be a long-term solution. She continues to diligently work toward obtaining her dream of home ownership and as the prices of homes continue to drop in our area she is hopeful that her time to purchase will come soon. Hayfaa credits her time on the FSS program with helping her learn to set and achieve her financial goals. She tells us that it was very helpful learning to be accountable for her budget and having the support and additional resources available to her while on the program.

Congratulations to all of our FSS Graduates of 2022!

As the year draws to a close, we would like to acknowledge and celebrate our participants and their successes. So far, this year, we have seen 20 participants graduate the program. They have collectively earned over \$189,000 in escrow savings! Five of these graduates moved off housing due to their successful efforts at improving and maintaining stable employment and increased income levels; and two families were able to purchase their own homes! On behalf of the FSS program, we would like to offer our most sincere congratulations to all of the 2022 graduating families and wish them the best for a prosperous future!

### FAST TRACK TO FSS SUCCESS

Our most successful graduates recognize the following:

- Increase your credit
- Reduce your debt
- Increase your income
- Save for a down payment
- Secure pre-approval
- Budget



# NEW YEARS

## TIPS TO MAKING AND KEEPING A NEW YEAR'S RESOLUTION

BY KATIE ISOLA

It's getting close to that time of year where we take a break from our routines, celebrate the holidays and reflect on how the past year has gone. It's at this point many of us will make New Year's resolutions to change some bad habits and establish new routines and skills to become a better version of ourselves. The New Year brings feelings of new beginnings for many, which is why so many individuals set large and vague goals for themselves, which may end up not working out.

Some of the most common New Year's resolutions include: losing weight, eating healthier, exercising more, quitting smoking, making better financial decisions, and spending more time with loved ones.

Unfortunately, studies show that of the people who set New Year's resolutions, only a small percentage are actually successful at achieving them long term.

So what can you do to set more realistic goals for yourself that will make it more likely that you will be successful at keeping your New Year's resolution?

The following tips may be able to help you:

1) Choose a specific goal- Focus on a more direct goal that will help you achieve that ultimate long-term goal. For example, instead of saying, "I want to lose weight" or "get in shape," tell yourself that you will lose 10 pounds or that you will walk 2-3 times per week.

Completing small goals can help you stay motivated, boost your confidence, and believe in yourself to continue toward achieving your long-term goal.

2) Starting with small steps- taking too much on too quickly is a common reason so many people give up on their resolutions. Starting an unrealistic change in diet, overdoing it at the gym, or trying to radically change a behavior, are certain ways to discourage you from achieving your goal. While it may seem like a slow start, these baby steps are the foundation to you achieving your goal and keeping it a lifelong healthy habit. For example, if you have a goal of wanting to complete a 1/2 marathon, break that goal down into, "I will go for a short jog 2-3 times per week," and increase your distance as it becomes easier. This will help you build up a healthy running habit and not be mad at yourself because you didn't complete the 1/2 marathon a few months after making your resolution.

3) Learn and Adapt- Hitting a setback is the main reason people stop following through with their resolutions. If you lapse into some old behaviors, do not look at it as failing; look at it as a learning opportunity for triggers to be aware of in the future. Remember that change is a process and does not happen immediately. The "bad" habits you want to change likely took years to develop, so be patient with yourself if you are not where you thought you would be in weeks or months. If you fall off, you can restart and continue to try again.



*Here's how you can set realistic goals for the New Year*



## HOME OWNERSHIP: ARE YOU READY TO OWN A HOME?

BY TAMMY PARKER, M.A., LSW

Here are some signs that you are ready to make the switch from renter to homeowner:

- Your rent is rising
- Your credit score is solid
- Your debt is manageable
- You can afford a down payment
- You have enough set aside for maintenance costs
- Your lifestyle is stable
- You know what you want

To know if you are really ready to start shopping for a home of your own, you need to have a clear and realistic understanding of what you are doing now, how you spend money and if you are able to take on new expenses.

Here are the steps to get you started:

### Be Honest With Yourself

1. Look at your checking account and credit card history for the past several months to track how and where you spend money.
2. Track your spending to find the places you are spending more than you thought you were.
3. Record all the money you spend, even your cash purchases, and do not leave anything out.
4. Look again at your spending for the last several months to find infrequent expenses, (e.g. insurance payments you pay every 6 months or utilities you pay every two months). Also look for spending on medical expenses, clothes, gifts, vacations, and seasonal costs.
5. Compare your spending to your monthly take-home pay. This is your budget. Write it down!
6. Be sure to include a "miscellaneous" category for the things that come up occasionally, like car repairs, weddings, baby showers, and anything else that is "out-of-the-ordinary."
7. Include any money you are putting into savings. This is part of your budget too.

### Is Your Budget Realistic?

1. Assess your spending. If the amount of money you have left at the end of the month does not match your spending plan, look for places to spend less so you can have more money in areas where it is needed. Do not change your spending plan to be how you "could" or "should" be doing. Keep it real.
2. Make the changes you need to make in the future. Be reasonable and make a series of minor changes over time instead of big changes all at once.
3. Visit your spending plan each time you get paid. Your spending plan will already tell you how to spend your paycheck so you do not need to decide once you have received your money. Follow your written plan.
4. Evaluate how it is going and make additional changes when needed.
5. Do not get hung up in "all or nothing" thinking. We all make mistakes or overspend sometimes. Forgive yourself and get back to your spending plan for the next pay period.

### Next Steps

Now that you understand how you spend your money and have made changes in your spending habits, you can begin to look forward to how you will spend money once you buy your home.

For the steps you need to know from being a renter to owning your own home visit the links below.

## HOME BUYER RESOURCES

*Owning a home can give you stability, security, and protection from rising housing costs.*

Download this roadmap to help you plan today.

[Home buyers Milestone Map](#)

[Consumer Finance: owning a home](#)

### Credit Score Ranges:

**Poor:** 300 to 579  
**Average:** 580 to 669  
**Good:** 670 to 739  
**Very Good:** 740 to 799  
**Excellent:** 800+



# DENTAL HEALTH:

## FEBRUARY IS NATIONAL CHILDREN'S DENTAL HEALTH MONTH!

BY ARIANA BRAULT, MSW

### Sipping, Snacking and Tooth Decay

Now more than ever, kids are faced with a bewildering array of food choices - from fresh produce to sugar-laden processed, convenience meals and snack foods. What children eat and when they eat it may affect not only their general health but also their oral health. Americans are consuming foods and drinks high in sugar and starches more often and in larger portions than ever before. It's clear that junk foods and drinks gradually have replaced nutritious beverages and foods for many people. For example, in the U.S., on average, individuals consume approximately 50 gallons of sugary beverages per year! Alarmingly, a steady diet of sugary foods and drinks can ruin teeth, especially among those who snack throughout the day.

Common activities may contribute to the tendency toward tooth decay. These include grazing habitually on foods with minimal nutritional value, and frequently sipping on sugary drinks. Consuming too much sugar can also affect your overall health, such as becoming overweight/obese, or getting heart disease or type 2 diabetes. When sugar is consumed over and over again in large, often hidden amounts, the harmful effect on teeth can be dramatic.

Sugar on teeth provides food for bacteria, which produces acid. The acid in turn can eat away the enamel on teeth. Almost all foods have some type of sugar that cannot and should not be eliminated from our diets. Many of these foods contain important nutrients and add enjoyment to eating. But there is a risk for tooth decay from a diet high in sugars and starches. Starches can be found in everything from bread to pretzels to salad dressing, so read labels and plan carefully for a balanced, nutritious diet for you and your kids.

### Reduce your children's risk of tooth decay:

- If your kids consume sugary foods and drinks, provide these as part of a full meal. Saliva production increases during meals and helps neutralize acid production and rinse food particles from the mouth.
- Limit between-meal snacks. If kids crave a snack, offer them nutritious foods.
- If your kids chew gum, make it sugarless. Chewing sugarless gum after eating can increase saliva flow and help wash out food and decay-producing acid.
- Monitor beverage consumption. Children should make healthy beverage choices such as water and low-fat milk or alternative milk.
- Help your children develop good brushing and flossing habits
- Schedule regular dental visits.

National Childrens Dental Health month. National Childrens Dental Health Month | American Dental Association. (n.d.). Retrieved November 16, 2022, from <https://www.ada.org/resources/community-initiatives/national-childrens-dental-health-month>

### FREE 2023 COLORING PAGE

*Developing good habits at an early age and scheduling regular dental visits helps children to get a good start on a lifetime of healthy teeth and gums.*





# ANNOUNCEMENTS

## Book Rich Environment

The Book Rich Environment is a collaboration that aims to build a love for reading in our public housing communities across the country, which are typically referred to as book deserts due to lack of ready, easy access to books and reading materials in their homes and local neighborhoods. Participating in Book Rich Environments means working to change this by infusing communities with books and reading. The BCACHA lobby has a bookcase filled periodically with new books that you may come at any time to pick up free for your child(ren).



## FSS Survey

The BCACHA FSS team will be conducting a brief survey in order to get a better understanding of participant satisfaction and to modify program areas to fit the needs of our participants within the upcoming month. Your participation in reviewing this survey is greatly appreciated and helps provide insight on improvements.



## Warm Essentials Drive

The BCACHA FSS team has partnered with Washington Trust Bank to collect 1,000 new hats, gloves, and scarves for our participants and their families, now until the end of January 2023! Let's Share the Warmth!



## Upcoming Workshops

"Understanding Financial Trauma, Part 2" presented by Sonja Williams, WCA Financial Empowerment Advisor. Thursday, January 18, 1:30 – 3:00 pm at the Hillcrest branch of the public library in the Gem Room and also available via Zoom. The room has a capacity of 8 people. Please notify your FSS Coordinator to sign up for in-person attendance or to receive a Zoom link.

Hand in Hand Self-Care presented by Maria Johnson with Hand in Hand Behavioral Health. Date to be announced in February.

March Workshop is Navigating the Benefits Cliff.

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