



Family Self-Sufficiency Newsletter

April, May
June 2021

Welcoming Spring— A Time of Renewal *By Trudy Nebeker*

As we welcome spring here in the Treasure Valley, we are reminded of the constant renewal of our natural world and of new beginnings in life. Spring brings a new chance to begin again, to set new goals or renew our resolve to reach goals we have been struggling with. The Family Self Sufficiency Program is here to help our members achieve goals. FSS helps participants lay a foundation for learning how to set and practice effective strategies and work toward achievement.

Goal Setting Theory reminds us to set S·M·A·R·T goals. Effective goals should be specific, measurable, attainable, relevant and time-based. A common goal that we hear from FSS participants is that they would like to purchase a house. As you might guess, there are a number of steps that need to be taken before a person can go from renting to purchasing and everyone is not at the same place along this journey. Your FSS coordinator can help you discover where you are on this path and help you set the S·M·A·R·T goal steps you can take to get there.

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Welcoming Spring—Continued

One way that the FSS program helps participants achieve their goals is to provide workshops that are educational, informative and practical to everyday life. In January, we hosted a financial workshop over Zoom with Money Fit. This workshop reviewed and answered questions for participants after they had independently completed Money Fit's online training series. In the online educa-

tional series, participants learned about debt, credit cards, spending plans, collection accounts, credit scores, credit repair, loans, and savings strategies. This online financial education is free and useful for anyone willing to attend. You can find the free online series at: <https://moneyfit.org/academy>.

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Self Care

In March, the FSS program sponsored another workshop on practicing healthy self-care. In this workshop, we discussed various ways each of us practices self-care and how we go about maintaining our state of mental wellness, even when times are stressful. Some new techniques were introduced that we could use when we are feeling anxious or overwhelmed, such as grounding and mindfulness strategies. We were reminded that

we will do a better job of caring for our loved ones if we make sure to take care of ourselves. This year has been hard on everyone and if you are struggling, remember you are not alone. Many people are experiencing similar things and there is help available.

Listed below are some helpful contacts that you can reach out to:

Resource

Friends and Family

Mental Health Providers

Emergency room or nearest crisis center

Suicide Prevention Hotline

Suicide Prevention Text Hotline

National Life Line Chat

Mindfulness Self-Care

Mindfulness Self-Care

Contact

911

Idaho (208) 398-4357

National (800) 273-8255

(208) 398-4357, M-F 3 pm to midnight

<https://suicidepreventionlifeline.org/chat/>

<https://Activeminds.org>

<https://verywellmind.com>



Upcoming Workshops

Your FSS coordinators have been scheduling different monthly Zoom on-line workshops for you to attend. So far, we have had two financial workshops offered by MoneyFit, Inc., and Love, Inc. The March workshop was on self-care and provided by Hand and Hand Behavioral Health.

FSS will be offering the upcoming workshops for April, May and June

April 22, 2021; 1:30 to 2:30 pm: Small Business Workshop. This workshop is to help you learn about being self-employed and starting your own business. Irene Gonzales, Economic Development Specialist with the Small Business Association will be presenting this workshop.

May 4, 2021; 10:00 to 11:00 am: Educational Workshop. This workshop will offer you the opportunity to learn about going to college, obtaining a GED or getting assistance with student loans. Holly Kimbrell, from TRIO Educational Opportunity Center, will be presenting this workshop.

June 2021; time TBA: Homeownership Workshop: June is National Homeownership Month. FSS Coordinator Jaè Etchart will be offering this workshop. As time approaches, we will email you a flyer for this workshop.

If there is a certain workshop that you would like us to offer, please contact your FSS coordinator and we will surely check into possibilities.

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“Goals. There’s no telling what you can do when you get inspired by them. There’s no telling what you can do when you believe in them. And there’s no telling what will happen when you act upon them.” Jim Rohn

Building Asset Wealth *by Sonja Williams*

If there is one lesson the COVID-19 pandemic has taught, it is the importance of having savings set aside for the unexpected. However, it is reported that 40% of U.S. households do not have enough savings to weather even three months of a financial hardship. But, there are some things that families can do now to build up some financial reserves for their households.

Think about why you are saving: There are many reasons to save. The pandemic has shown how important it is to have an emergency savings. It is recommended that households save three to six months of their monthly expenses. There are also many other reasons to save that will affect how you save, such as retirement. Or perhaps you have a financial goal such as homeownership or vehicle ownership. These are large financial goals that need planning.

Make sure you have the right tools: Of course the first thing you will need to do is open a savings account, if you don't have one

already. Many people will open a savings account with the same institution they have their checking account with while others prefer to keep

their savings accounts at a separate location. And you don't have to limit yourself to one savings account, there are actually many different kinds. Talk to your FSS coordinator about savings options and what would work best for you.

Develop a spending plan: This is the best way to develop a system of saving. Monitor how you spend your money now to identify areas where you may overspend and come up with a plan that works for you and your family. Our partners at MoneyFit Academy offer a wide range of spending plans and budget calculators to make planning easier for you.

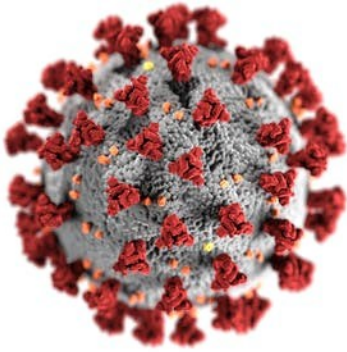


“40% of US households do not have enough savings to weather even three months of a financial hardship.”

Pay down that nagging consumer debt: Debt repayment is not the first thing people think of when trying to save but debt repayment is an important part of a savings plan. Especially when that debt comes with interest. Repaying debt quickly can save households a significant amount in interest which can later be saved or invested.

Put the Escrow Savings Program to work! Remember that you are part of an

amazing program that can save part of your rent increase if you increase your earned income. And for each month that you pay the rent increase, a credit will be made to your Escrow Savings Account. Keep in mind that this money will not be available to you until you complete all of your goals in the FSS Program and can qualify for graduation. Get in touch with your FSS Coordinator to learn how you can access this benefit in the program and start saving!



COVID Vaccination Information

Central District Health has announced that as of **April 5, 2021**, all adults (16 years old and older) are eligible for the vaccine.

To register for a vaccine, go to: <https://healthandwelfare.idaho.gov/covid-19-vaccination>. You will be putting your name on the list for a COVID-19 vaccine. Their website states:

“Vaccines are currently in limited supply, but anyone who wants one will be able to get one in the next few months. Idaho residents and those that work in Idaho can prepare to receive the vaccine by completing the form at the link above. You’ll be notified by a provider when there is a COVID-19 vaccination appointment available for you.”

Getting vaccinated yourself may also protect people around you, particularly people at increased risk for severe illness from COVID-19.

Emergency Rental Assistance Program (ERAP)

The Boise City / Ada County Housing Authorities’ **Emergency Rental Assistance Program (ERAP)** helps eligible households in Boise and Ada County that have been financially impacted by the COVID-19 pandemic. The program provides payment assistance for renters behind on rent and utilities, or at risk of becoming behind.

Household must have experienced a hardship directly or indirectly related to COVID-19. Eligible expenses are unpaid utilities and unpaid rent or a foreseeable hardship in paying rent. You must also meet income requirements—household income at or below 80% Area Median Income (AMI).

If you know of a Boise or Ada County household that is struggling with rent or utilities, please refer them to <https://erap.bcacha.org/>. They can also call our office at (208) 363-9710 or email an inquiry to: erap@bcacha.org.