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# FAMILY SELF-SUFFICIENCY

## NEWSLETTER

### FSS COORDINATORS

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### UPCOMING HOLIDAYS

Labor Day - Sept. 4th  
 Patriot Day - Sept. 11th  
 Native American Day - Sept. 22nd

## Welcome New FSS Participants!

We are excited to have you be a part of this wonderful program and to assist you in accomplishing your goals of becoming financially independent! We hope you see this as an opportunity to overcome your obstacles and to rise to the challenges. Remember your FSS Coordinator is here to help you succeed and if you need additional assistance, please contact your coordinator.

"Some people want it to happen, some wish it to happen, and others make it happen." - Michael Jordan

### Upcoming Workshops



**July Workshop:** The Small Business Administration, Presented by Irene Gonzales, Economic Development Specialist. Thursday, July 20 at 1:00 PM by Zoom. Please RSVP with your FSS Coordinator to receive the link to attend.

**August Workshop:** No workshop available.

**September Workshop:** Easterseals Goodwill Northern Rocky Mountain, Presented by Sharon Kierulf, Program Coordinator. Monday, Sept. 11 at 3:00 PM in-person. Please RSVP with your FSS Coordinator to attend.

### Book Rich Environment

The Boise City Ada County Housing Authorities (BCACHA) has been a part of Book Rich Environment for the past 2 years. Book Rich is a national initiative to get books out to our communities and try to build a love of reading in young children.

We received our new shipment of books for this year- 3,000 books! Please stop by and take a free book from the lobby bookshelf, or call an FSS Coordinator to arrange to pick up books for your home. We have also partnered with Boise Public Schools for free lunches in the park. We will be at the following parks to give out free books.

Please feel free to show up with your kids, have some lunch and get a few new books for your home library!

Winstead Park- July 12, 12:00 PM - 12:30 PM and Sunset Park- July 26, 12:00 PM - 12:30 PM



### Backpacks & School Supplies

The BCACHA FSS team anticipates receiving 250 backpacks and supplies this school year from the Southminster Presbyterian Church in September and The Boise Centre is graciously donating school supplies for our middle, jr. high, and high school students. A BIG Thank You to both organizations for their generous donation to our participants and their students!



Graduate Jami & FSS Coordinator, Ariana

## EMPOWERMENT CORNER: GRADUATES

BY ARIANA BRAULT, MSW

Participants on the FSS Program join for a multitude of reasons; however, one common factor is to become independent from assistance. Some graduate early and some ride out the full 5 years. Others may need a little more time. Regardless, it is a big accomplishment when participants can see their hard work and determination pay off, literally! For us coordinators, we too share the excitement and feel very proud of being a part of these accomplishments!

When Jami joined FSS, she was at a place in her life where she sought change and wanted better for her family. Over the course of 4 years, Jami was able to accomplish a lot. While juggling the complexities of life and family, Jami struggled to make ends meet. But through hard work, determination, and the support of Family Self-Sufficiency, Jami managed to keep focused on her goals, graduate a year early, and successfully become welfare free!

Congratulations Jami, you and your family deserve it!

### Glimpse of a Single Father

BY TRUDY NEBEKER

Glimpse of a single Father: In 2019, Lee was a single father with full care of his son and struggling to survive without a permanent home. That year in September, he was awarded a Housing Choice Voucher (HCV). The HCV allowed him to rent a home and begin his journey toward establishing a secure foundation for his family.

In December 2020, Lee joined the Family Self-Sufficiency Program (FSS). He had big goals and was determined to reach them! First was to obtain gainful employment so he would be able to support his family. His goals included cleaning up his credit and paying off debts so he could purchase a reliable car and one day, to buy a house.

Soon after joining FSS, Lee was able to find full-time employment and begin his journey toward financial independence and self-sufficiency. For the next two years, he worked diligently to improve his employment situation and improve his credit score. By the end of February 2023, he had not only achieved his FSS goals, but had exceeded even his own expectations by getting to the point that he no longer qualified for assistance.

By making use of his degree in Applied Science, Lee now has a great career with an engineering firm and has established a pattern of goal achievement and successful living. He expects to be in a position to purchase his own home in 2024.

Way to go Lee, Congratulations!!!  
We wish you only the best...  
From the FSS Team

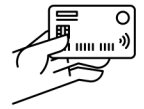


Graduate Lee & son

## FINANCIAL HEALTH: CREDIT

BY KATIE ISOLA

### Tips to Improve Your Credit Score



Most people run into credit scores when renting an apartment, buying a car, or applying for a credit card or a loan. It is a score that tells lenders how financially reliable you are at paying your debts. People in the credit business will tell you that credit is a game, and with every game comes rules. The credit rules are hard to find but once you are aware of them, it becomes easier to play the game and understand what is happening. Below are a few credit tips to help improve and keep your credit score high.

There are many credit score calculators and theories about what is best in regard to credit building and knowing your score, however, most lenders (90%) will use your FICO score. Your score on other systems will be comparable no matter the credit score system they are using (Transunion, Experian, or Equifax). FICO scores range from 300–850. The closer you are to 850 the better, however, if you have at least a 740 you will most likely get a “yes” on most things you ask for and there is no need to try to achieve a higher score.

One way for someone to boost their credit is to be added as an authorized user to someone else’s credit card. We usually see this with parents and their children, but spouses, partners and friends can also do this for one another. By being an authorized user, you will inherit their good credit from whichever card you are an authorized user on. However, please keep in mind that this sword cuts both ways; If you are an authorized user on a credit card of someone who does not have good credit, you will inherit their bad credit as well.

It is always best to pay off your credit card balance monthly, no matter how big or small your balance is. It is a misconception to keep a small balance on your credit cards. Only the credit card companies want you to keep a balance because if you don’t have one, they have no way to make money off you. A manageable way to do this is to only use 30% of your allowed credit. For example, if you have a \$1000 limit on your credit card, try to never spend more then \$300 on that card and pay it off monthly. Spending over 30% of your credit limit can hurt your credit. If you want to increase your score you will need to spend less then 30% because that shows that you don’t need all of their credit which makes your score go up.

Lastly, you should only have about 3-5 lines of credit. That would be a car payment, a credit card, a student loan, etc. If you have more than that, it’s not necessarily bad if you are managing them well, but it can get out of control fast and quickly turn problematic and unmanageable.

You can access more information and pull your credit reports by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). You are able to get a free credit report from each of the 3 credit bureaus one time per year. You can also access them individually through each of the credit agencies: Equifax, Transunion and Experian. Your scores will be slightly different depending on where you look.

FICO scores are provided free by the following credit cards: American Express, Bank of America, Citi, Discover, and Wells Fargo. If you don’t have an eligible credit card from one of the issuers above, you can still access your free FICO Score with Experian Boost.

#### Reference

Gonzalas, S. and Schnider, C.M. (2022). *Tricks to improve your credit score - and keep it high*. NPR Life Kit: Tools to help you keep it together. Retrieved June 12, 2023. From, <https://www.npr.org/2020/11/09/933053299/tricks-to-improve-your-credit-score>

## APPRENTICESHIP SPOTLIGHT: WOMEN IN THE WORKFORCE

### THE IDAHO DEPARTMENT OF LABOR

#### Idaho Health Care Association Helps Women Excel



More Idahoans than ever before are using Registered Apprenticeship as a path to advance their job opportunities. For women in the workforce, apprenticeships like those managed by Idaho Health Care Association (IHCA) have proven beneficial in transforming their careers and filling gaps in Idaho’s labor market. IHCA is the group sponsor of 10 Registered Apprenticeship programs — the only paid source of on-the-job training that guarantees a nationally recognized credential upon completion. Read the article here: [Women Excel](#)

For more information on apprenticeship opportunities in Idaho, go to [ApprenticeshipIdaho.gov](http://ApprenticeshipIdaho.gov). For more about IHCA’s Registered Apprenticeship Programs, find them at [idhca.org](http://idhca.org) or call them at (208) 343-9735. The Idaho Department of Labor’s Apprenticeship Idaho program is 100% funded by the USDOL as part of Employment and Training Administration grants.

# EMPLOYMENT:LOCAL HIRING EVENTS

## BOISE Career Fair

Tuesday, July 11, 2023

9:30 AM - 12:30 PM

Hilton Hotel Blvd Boise, ID 83702

Don't just look for a job. CONNECT with the right employers. This career fair is a great recruitment event to connect with top employers in the areas of government, sales, retail, education, information technology, engineering, healthcare, financial services, management, manufacturing, and customer service; as well as other career paths.

Professional dress and an updated resume are strongly recommended. Register here:  
<https://www.eventbrite.com/e/boise-career-fair-tickets-503397795357?aff=ebdssbdestsearch>

## CWI

Apprenticeship 1st Year Job Fair

Thursday, August 10, 2023

5:00 PM - 7:30 PM

[Canyon County Center](#), Labs 150-151-152

The CWI Work-Based Learning Center is hosting a job fair for electrical, HVAC and plumbing apprentices. Stop by and get acquainted with employers from throughout the valley.

Questions? Call [208.562.2150](tel:208.562.2150) to leave a message or email [robertotrinidad@cwi.edu](mailto:robertotrinidad@cwi.edu)

## IDAHO Job & Career Fair

Nampa Civic Center

311 3rd St. South, Nampa, ID 83651

Thursday, August 17, 2023

10:00 AM - 2:00 PM

<https://www.iblevents.com/idaho-job-career-fair>

Whether hoping to find a fresh start, a better job, or a new career direction, job seekers will find a wealth of exciting opportunities at this free job fair. More than 50+ employers and community partners from a wide assortment of industries will be on hand to speak with job seekers. These employers are looking to fill an array of full-time and part-time positions, from entry-level to experienced candidates. In addition, a number of community partners will be available to discuss educational opportunities. Bring plenty of resumes and dress for success!

## IBL & Idaho Job Fair

Galaxy Event Center

Tuesday, September 26, 2023

10:00 AM - 2:00 PM

Whether hoping to find a fresh start, a better job, or a new career direction, job seekers will find a wealth of exciting opportunities at this free job fair.

More than 60 employers and community partners from a wide assortment of industries will be on hand to speak with job seekers. These employers are looking to fill an array of full-time and part-time positions, from entry-level to experienced candidates. In addition, a number of community partners will be available to discuss educational opportunities. Bring plenty of resumes and dress for success!

## Transportation Security Association (TSA)

Job & Career Fair

Courtyard Marriott Boise West Meridian

1789 S. Eagle Rd., Meridian, ID, 83642

Wednesday, September 27, 2023

2:00 PM - 6:00 PM

Airport : Boise Air Terminal/Gowen Field, BOI

Speak with TSA representatives to learn about career opportunities, federal employment, benefits and more.

### What to Expect

- Learn about career opportunities within TSA

### How to Prepare

- [Research available roles](#) and come prepared with specific questions
- If applicable, register in advance on career fair website
- Do not bring firearms or weapons of any kind



If you would like additional assistance with accessing any of this information, contact your FSS Coordinator.