

July, Aug, Sep 2022

# **Family Self-Sufficiency** Newsletter

# Flourishing

By Tammy Parker: Adapted from VanderWeele, T.J. (2020). Activities for flourishing: an evidence-based guide. Journal of Positive Psychology and Wellbeing, 4:79-91

Also known as doing well, growing or **Exercises in Gratitude:** thriving, "flourishing" is when people experience positive emotions, improved psychological wellness and better social function...most of the time. Researchers tell us not to expect to feel positive emotions all of the time but there are a number of do-itvourself activities that can be used to improve your own well-being.

These interventions directly improve feelings of happiness, satisfaction with life, mental and physical health, meaning and purpose, character and virtue and improved relationships. And, the best part is these are things you can do yourself for free.

Flourishing includes changing the things we think and do and how we feel about ourselves. Cognitive exercises that improve well-being are gratitude, savoring and imaging your best self.

**Gratitude** is taking time to be thankful and expressing it. Talking about the things you are grateful for can decrease physical discomfort and improve sleep. Research showed when people did all three of these gratitude exercises for 6 months they had higher levels of happiness and less depression.

Daily – write down 3 things that went well today and what caused the positive thing to happen.

Often (2-3 times a week) - tell someone else what you are feeling thankful for.

Weekly - identify the 5 things in life vou are most thankful for and write them down.

**Savoring** is recognizing what is good. It is practicing appreciation for the positive experiences in your life. It is thinking about positive things, seeing the good in the moment and focusing on the present. Savoring also means sharing or celebrating something good with family and friends.

#### **Exercises in Savoring**

Daily - take a 20 minute walk and look for things that make you feel positive and hopeful (flowers, trees, clouds, etc.).

Often (2-3 times a week) - talk to others about the positive things you have seen, read or heard during the day.

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Flourishing ..... doing well, growing or thriving!

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## Flourishing continued

<u>Weekly</u> – celebrate your positive feelings with family and friends by spending time recognizing the good in your lives (could be a favorite meal together, game night or chatting on the phone).

**Imaging Your Best Self** is thinking about your life in the future. Imagine your life in 5 or 10 years when everything has gone as well as it possibly could. You have worked hard and completed all your life goals. Be sure to include imaging your "best possible self" in regard to your family and friends, partner, career, health, hobbies and goals, etc. The research shows thinking about your future and imagining all the positive, increases happiness and satisfaction now. It increases optimism and possibly health.

#### **Exercise in Imaging**

<u>Monthly</u> – write about your goals and plans. Identify and celebrate what you achieved during the past month toward being your best self. Forgive yourself for any missteps in reaching your future goals.

Flourishing is also about ways of behaving. Use your <u>character strengths</u>, perform <u>acts of kindness</u> and <u>volunteer</u> to enhance your daily feelings of well-being.

**Character Strengths** are those behaviors that make you special. If you do not know what your strengths of character are, ask those closest to you to tell you what makes you unique.

#### **Exercise in Character Strengths**

Identify your 5 greatest strengths and use each one in a new way, every day, for one week. For example: if you are good at talking to people, make an effort to talk to one person a day that you might not usually speak to. Give them a sincere compliment or practice listening instead of talking.

Check out a free survey on character strengths online at

https:\www.authentichappiness.sas.upenn.edu/ testcenter. The survey is free but does require registration. You can then explore new ways of employing your character strengths. Acts of Kindness are behaviors that increase the well-being of others by helping them when you see their need. Helping others increases our own sense of well-being.

#### **Exercise in Acts of Kindness**

Once a week, find an act of kindness that you would not ordinarily do. Over the course of several weeks you should see an increase in your life satisfaction. You should feel more connected to others and less anxious.

**Volunteering** also increases individual flourishing. Volunteering is repeated acts of kindness that improve your community. Some people prefer formal volunteerism but some of us do not have the time or energy. Work (paid or unpaid) is another way to contribute. There is evidence that work improves character strengths, mental and physical heath and overall well-being.

Flourishing through increasing gratitude, savoring and imaging one's own best self has significant positive effects on <u>depression</u>, <u>anxiety and forgiveness</u>.

Depression and anxiety symptoms can be improved by changing thoughts and behaviors to include gratitude, savoring and imaging one's own best self. Focus on reducing depression by participating in acts of kindness toward others and volunteering. Shifting your focus to flourishing can combat depression and anxiety.

Flourishing can lead to feelings of forgiveness of others who have substantially wronged you. Forgiveness is a deeply personal experience that may require other interventions. Check out these 6 free forgiveness workbooks to help you, <u>http://</u> <u>www.evworthington-forgiveness.com/diy-</u> <u>workbooks</u>. But, do not forget that an important part of flourishing is to forgive yourself each day for mistakes, missed opportunities for gratitude or savoring. Just take a moment to re-imagine your best self, complete one of the recommended exercises and get ready for tomorrow to be a day of doing well, growing and thriving.

### Workshops and FSS Events

July 21, 2022	Maximizing Your Job Search, Department of Labor	
August: Dates TBD	School Backpack Giveaway	
September 13, 2022	Understanding Continued Education and Job Training,	
	TRIO	
<b>October 6, 2022</b>	Holiday Generosity Without the Spending Hangover,	
	Money Fit	

Contact your Family Self-Sufficiency Coordinator to learn how you can participate.

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### **Congratulations to our FSS Graduates in Spring 2022!**

Three individuals graduated from the Family Self-Sufficiency program this spring with the total escrow savings of \$20,931.32

### Free Books for School-Age Children



A program of the National Book Foundation In collaboration with U.S. Department of Housing & Urban Development National Center for Families Learning U.S. Department of Education Urban Libraries Council The Family Self-Sufficiency department will be handing out books in local city parks on the dates mentioned below. Times are between 11:30 a.m. and 1:00 p.m. This is in partnership with the Boise Schools "Summer Meals" program, which will be providing meals at the same time. Come join us and get free new books for your children.



June 22Cassia ParkJuly 6Ivywild ParkJuly 20Sunset ParkAug 3Winstead ParkAug 10Cassia Park

## Summer Activities 2022

- Free Outdoor Movies: Under the stars in Settlers Park (Meridian) and Optimist Park (Nampa) almost every Friday night.
- Free Summer Lunch Programs: FREE lunch at the park in different parks throughout the Boise area from June to August.
- Public Pools and Splash Parks: Ivywild Pool in Boise: has a fun kiddie pool and water slides for bigger kids.
- Eagle Island State Park in Eagle \$7 per vehicle.
- Entertainment in the Treasure Valley: Starlight Mountain Theater in Garden Valley – always a fun treat! A short one-hour drive from Boise.
- Libraries in Boise: All the libraries in the Treasure Valley offer free and fun activities for kids, youth, and adults.



### What Does Summer Mean to Me?

By: Jaé Etchart

When I think of summer it always reminds me of the smells of freshly cut grass and children playing. Summertime is a special time that allows us to enjoy the outdoors more with neighbors, family and friends. I enjoy the sights and sounds of kids chasing each other in my neighborhood, playing their imaginary games of "King of the Hill," while their parents chat with neighbors about upcoming summer events. Sitting in my backyard or in a park, I love the feeling of the sun on my face and listening to the birds sing.

It's a time to take out bikes for rides with friends. It's a time to walk your dog through the park as you say "Hello!" to other dog walkers. It's a time for barbecues and picnics, hot dogs and hamburgers, reading a book outdoors and enjoying the sunshine. There are vacations and staycations to be planned!

Summertime gives us that permission to just relax, enjoy, recharge and reflect. We have permission to daydream and laugh. We get to climb trees and play in the sprinklers; to hop, skip and jump. We get to kick balls and throw Frisbees. We also get to garden and grow food for our next feast. Some may feel inspired to take up an art like painting or drawing, or just playing board games or cards with others. It's a time to imagine what you want next in life for you and your family and to set goals that can take you there.

Yes, summertime is magical. Wonderful things happen during this time. Don't miss out on creating your special summertime fun.

### **Saving Money This Summer**

By: Katie Isola

Saving money in today's economy can seem impossible with the inflation we are dealing with effecting everything around us from our gas prices to our groceries. In this article we will talk about easy ways to cut your spending so you can save money or put it towards something you have been waiting.

The following tips are used to identify areas you can improve on without having to change your daily life and routines. They are meant to bring awareness to your spending habits and give additional options so you don't feel you are going without.

 Track your spending habits: Figure out where your money is going (coffee shops, eating out, convenient stores, etc.) Separate your spending into wants and needs to see where you are over spending in order to cut back.



- Check your monthly subscriptions: A lot of us forget that we pay monthly for some things. If you pay for an app or service you no longer use, cancel it.
- Reduce your electricity use: Change the temperature on the thermostat when you are not home, unplug appliances that are not in use, change your lightbulbs to energy efficient bulbs, and only run the dishwasher when full, etc.
- Eat at home: Preparing and eating meals at home can save a lot of money. A weekly meal plan will help you plan and budget. (See article: *Grocery Shopping on a Budget -* Page 6)
- Pack a lunch to take to work a couple days each week instead of eating out every day.
- Make coffee at home: It costs less to buy your coffee fixings at the grocery store than to spend money every day getting coffee at your favorite local shop
- Put a freeze on your credit card: You can unfreeze it just as easily. This can cut the temptation to impulse spend on wants that you don't really need.
- Use cash only: This will bring reality to your spending habits especially if you are used to only paying with a debit card. All those \$5 things can add up pretty quickly.
- Find cheaper ways to play: Have a movie or game night at home with friends instead of going out, go bowling instead of out to a restaurant, take advantage of free museum admissions, etc.
- Drive less, bike more: You may not be able to do this for work, school or daycare, but you can bike for your local errands or just to get out of the house without spending money on gas. This will help cut your gas budget during these difficult times as well.

There is no better time than now to start saving. You will be surprised how quickly you will see results by changing just a few spending habits in your daily routine. For help creating a budget and a plan to stay on target, give your FSS coordinator a call, or if more in-depth credit counseling is needed, they can refer you to a credit management program that can help you create a working budget for yourself, or a debt reduction service that can also help with budgeting and lowering credit card payments.

### Saving Money This Summer, Cont.

### Tips To Save On Gas:

- Use <u>www.gasbuddy.com</u> to search for the lowest gas prices in the area. They have an app! If the cheapest gas is across town, consider the amount of gas used to get there.
- Combine daily errands and shopping into one trip so you drive less daily
- Fill up your tank when gas prices drop, even if your tank is not empty
- Walk, bike or use public transportation

### Grocery Shopping on a Budget:

With the increase in gas and grocery prices during these last few months, many of you have probably been wondering, "how much should I budget for groceries each month?" Each individual and/or family will be different, so we will talk about some factors to consider and how to choose the right spending amount for you and your family during these difficult times.

The main goal of budgeting is to help you come up with a plan designed to get you to spend less than you earn and to know exactly where your money is going. When deciding how much a grocery budget is, you need to consider the following questions: What is my family size? What are our food needs and preferences (allergies, organic, etc.)? What is my location and financial situation? Am I budgeting to save?

Generally, a good place to start is \$25 per person per week. For a family of 4, this comes out to \$400 per month. Choose an amount that is doable for you currently and make that your starting point. Try not to start out too ambitious and try to spend too little. This can make you feel like a failure when you go over and can cause you to lose motivation to budget your spending on groceries.



- Tips to Reduce Grocery Costs:
- Utilize food banks when possible
- Buy off brand items. Generic brands are often comparable and cheaper!
- Make a detailed list before going to the store and stick to it. Try not go back for extra ingredients or forgotten items until the following week.
- Use money saver apps like Ibotta, Rakuten and Fetch. They give you cash back when you upload receipts and can help you save money throughout the year.
- Shop low cost/discount grocery stores for canned goods and related items.
- Check for coupons!
- Stretch the meat in your meals have a no-meat night with a veggie dish or add beans to your ground beef for taco night so you don't use as much meat at one time.
- Stock up when there are sales
- Choose simple recipes and meal plans
- Have a no-spend week. Get creative with what's already in your pantry!



### Family Self-Sufficiency Success Story

By: Trudy Nebeker

Graduating from FSS can be a rewarding accomplishment and so far this year we have had several successful participants graduate from the program.

One of our recent graduate households of the FSS program, and among Boise's newest homeowners, are Bolingo, his wife, Vumilia, and their six children. Bolingo and Vumilia's journey to Boise, Idaho started in Zambia, Africa in 2004 when they became refugees from war-torn Congo. In Zambia, they spent the next 11 years in a refugee camp run by the United Nations Human Right Council, (UNHRC), where the first three of their six children were born.

During our exit interview, Bolingo recapped their family story for me and described how he built a small house for his growing family with the materials he could obtain around the camp. Bolingo explained that this is a common practice in a refugee camp. Families would acquire whatever materials they could to build small homes or shelters for their families. Having a private space to call their own helped to improve their quality of life.

While residing in the camp, Bolingo exhibited not only resourcefulness in building a home, but an entrepreneurial spirit as well by starting his first small business buying and selling items within the camp. This small income helped him purchase the materials needed to build a modest home for his family and help support their need for food and clothing.

In 2015, with assistance from the UNHRC, Bolingo and his family settled in Boise. Upon arriving, Bolingo and his wife began taking English language classes and soon after found employment. Then in 2016, the family was accepted into the Housing Choice Voucher (HCV) rental assistance program. Two years later, Bolingo signed up for the FSS program to take advantage of the coaching and mentoring offered, to work towards the goal of becoming self-sufficient and to purchase a home. Bolingo and Vumilia both have continued to work since their arrival in Boise and now they work at a local retail store.

#### Soon after joining the FSS

Program, Bolingo added a second part-time job as an independent contractor, to his

already busy schedule. Vumilia also works fulltime, and e she takes a very active role in raising their six children.



Congolese refugees in Zambia, like these children in Kala camp

### Through

hard work, dedication, and a singular shared focus, the family was able to increase their income and their independence, to establish good credit, and to earn a sizable escrow savings account balance. Because of all their hard work, Bolingo was able to graduate from the FSS Program two years early and the family was able to purchase their own home here in Boise where they will continue to raise their family in a permanent stable environment.

#### Family Self-Sufficiency Success Story Continued

When I asked Bolingo what his best advice is for other FSS participants trying to work their way towards self-sufficiency and become homeowners, his first answer was simply, "to work hard." Both he and Vumilia agreed that it was not easy but all the hard work they put into maintaining steady employment and increasing their income had been the key to success. He also relayed that

paying off all of their bills and managing their budget had allowed them to build up a savings account for a down payment. Bolingo told me that just prior to receiving approval for a home loan it was necessary to pay off his car loan. He said without paying that off they might not have qualified for the loan.





Example of refugee-built home in Zambia.

#### "When I asked Bolingo what his best advice is for other FSS participants trying to work their way towards self-sufficiency and become homeowners, his first answer was simply, "to work hard."

At the close of our interview, I asked Vumilia do with what they had. She also commented to tell me about their life in Zambia. She described their life in the camp and shared with me the pictures below that she found on the internet. The images were of the types of homes that were constructed in the refugee camps and typical scenes like those she remembered of children running and playing. With a smile, she recalled how different life was when compared to their life them the opportunity to achieve their dream now. She commented on how the children would run and play, barefoot because they did not own any shoes, and how they made

on how grateful they were for all the help they received along the way such as the assistance they received from the UN and from Boise City/Ada County Housing Authorities. Both Bolingo and Vumilia said that the rental assistance received from the HCV and the escrow savings account had allowed them to save money and afforded of homeownership, and now independence.