

Relaxation Techniques Guaranteed To Work for Single Moms (and the rest of us)

adapted from www.stress-institute.com

Everyone experiences stress sometimes. For working parents, and especially single moms, there is ample opportunity for stress to enter our lives regularly. Fortunately, you can use these five simple techniques to relax. They do not have to be done in a specific place, nor do they require sophisticated equipment. Anyone can do them. Including our children.

1. Take 5 deep breaths. Inhale slowly through your nose, hold it for a moment, then exhale through the mouth. You can do it anywhere, anytime. Even when you are

busy. Deep breathing raises the oxygen in the blood, which allows your system to recharge.

2. Relieve neck tension. While seated, place your head from left to right and turn it slowly. Roll your shoulders backwards and forwards. This relieves neck tension and allows blood flow to the brain to increase. It can also loosen and relax your back and other areas that store tension. Both body and mind can benefit from this exercise.

3. Take breaks at work. If your job requires you to sit at a computer all day, remember to get up,

move, or take a short walk. If you stand at work most of the time, you can do simple stretching and twisting. Or sit and close your eyes for a few minutes when you have a break. During lunchtime, you can go for a short walk. When you move your body you circulate your blood, making you more alert. Taking those few minutes will help you return to your tasks more focused and capable.

4. Use affirmations. Affirmations are thoughts that you would like to put into your head. They should be in present

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CONTINUING POINTS OF INTEREST

- It is a requirement of your FSS contract to open a savings account and develop a savings plan. Having money in the bank can bring peace-of-mind.
- Attending workshops and returning quarterly progress reports are not only required, but a really good way to stay plugged into the program.
- ♦ Your coordinator is here to help you, please do not hesitate to call us. See back page for contact information.

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The time to relax is when you don't have time for it.

-Sidney J. Harris, American journalist



FREE Tax Return Preparation Assistance

adapted from www.irs.gov

*"This one step
- choosing a
goal and
sticking to it
- changes
everything."*

- *Scott Reed, author*

It's that time of year again. As W-2s and other 2010 tax-related documents start arriving in the mail, we are reminded that tax season is nearly upon us. Taxes are due by April 18th this year. Generally, if you are single and your annual income exceeds \$9,350, or you are married with an income of more than \$18,700, you must file taxes. Income limits for people over 65, or those using certain other filings statuses, will vary.



Let VITA help you get the money that is owed to you.

Preparing taxes can be confusing and challenging. Fortunately, help is available. The IRS Volunteer Income Tax Assistance Program (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help for taxpayers who qualify. Families earning \$49,000 and below who have trouble preparing their own tax returns will qualify for VITA. People aged 60 and older will qualify for the TCE.

To locate the nearest VITA or TCE site or to get more information, call 1-800-906-9887.

Trained community volunteers may

help with special credits, such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. In addition to free tax return preparation assistance, most sites also offer free electronic filing (e-filing).

Things you can begin gathering to be sure to bring with you to your tax assistance appointment include:

- Proof of identification
- Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration. If you do not have an SSN for you or a dependent, you should complete Form SS-5, Social Security Number Application.
- Or, alternately, Individual Taxpayer Identification Number (ITIN) assignment letter for you, your spouse and dependents.
- Proof of foreign status, if applying for an ITIN
- Birth dates for you, your spouse and dependents on the tax return
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's federal and state returns *if available*
- Bank routing numbers and

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Financial Education Workshop Series

For FSS Participants



1276 W. River Street
2nd Floor Briefing Room

**Thursday Afternoons, Beginning February 24, 2011
1:30 – 3:00 p.m.**

February 24 - "Personal and Household Budgeting"

March 3 - "Using Credit Wisely"

March 10 - "Develop Effective Spending Habits"

March 17 - "Preventing and Eliminating Debt"

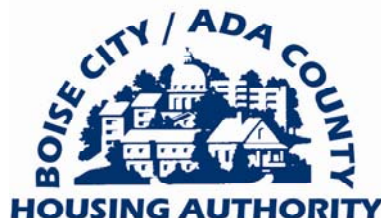


**Offered by the Family Self Sufficiency Program, in
cooperation with Debt Reduction Services –
Call Today to Reserve Your Spot!**

Jenny 287-1045

Ranelle 287-1060

Tawna 287-1079



The Most Common and Outrageous Mistakes Made in Job Interviews

From an article by Fred Yager

In this economic environment, getting a job is still difficult, especially when it seems as if competition for open positions is tougher than it's ever been. Employers are choosier, and because they have the pick of so many candidates for each position, they can wait until they find exactly who they're looking for. This has added more than a little pressure and stress on those of you who are pounding the pavement looking for work. And sometimes this stress can cause you to make unnecessary mistakes during your interviews, mistakes that could cost you the job. A new nationwide survey conducted for the jobsite, CareerBuilder.com by Harris Interactive, polled more than 2,400 hiring managers to find out some of the most outrageous and common mistakes that some candidates have made in job interviews.

The Anecdotes

When asked what the most outrageous blunders they encountered when interviewing candidates here's what they came up with. The top candidate mistakes were :

- Providing a detailed listing of how their previous

employer made them mad

- Hugging the hiring manager at the end of the interview
- Eating all the candy from the candy bowl while trying to answer questions
- Constantly bad mouthing their spouse.
- Blowing their nose and then lining up the used tissues on the table in front of them.
- Bringing a copy of a college diploma that had obviously been white-outed and their name added.
- Wearing a hat that said "take this job and shove it".
- As for the most common mistakes you can make in an interview:
- Answering a cell phone or texting during the interview – 71%
- Dressing inappropriately – 69%
- Appearing disinterested – 69%
- Appearing arrogant – 66%
- Speaking negatively about a current or previous employer – 63%
- Chewing gum – 59%

Rosemary Haefner, vice president of human resources for Career-

Builder, says the goal of any interview is to stand out from the other candidates and ultimately land the job. Just make sure you stand out for the right reasons. Even though the job search process can be frustrating, candidates should stay positive, focus on their strengths and be prepared on how to best sell their skill set.

Haefner offers the following tips for successful interviews in a competitive job market:

- ◆ Keep it upbeat: Many job seekers may be experiencing tougher than usual job searches in this economy. Even if your job search process has been frustrating, do what you can to remain positive and upbeat.
- ◆ Prepare, prepare, prepare: Before the interview, research the company by looking at the press room for recent announcements, the About Us section for company culture, and the list of products so you are familiar with their offerings. Having this knowledge will allow you to easily answer and ask

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The Idaho Department of Labor has many resources to assist you with your job search, including help with interviewing.

Boise DOL Office
219 W. Main St., Boise
332-3575

Meridian DOL Office
205 Watertower Lane,
Meridian
364-7785



Be prepared for your next interview.

Locating Tax Assistance

When we spoke with the IRS in early January, the following information was available regarding local sites to receive tax assistance. We recommend double checking the times that assistance will be available.

VITA Location:

Boise Coalition CEI, 2717 South Vista Ave., Boise
Monday – Thursday, 2-8 pm, Sat 10-4

Tax Counseling for the Elderly Locations (supported by AARP):

Boise Senior Citizen Center, 690 Robbins Road, Boise
Kuna Senior Center, 229 Avenue B, Kuna
Eagle Senior Center, 312 East State Street, Eagle
Eagle Public Library, 100 Stierman Way, Eagle
Garden City Library, 6015 Glenwood Street, Garden City
Hillcrest Retirement Center, 1093 S. Hilton Street, Boise
St. Marks Catholic Community, 7960 North View Street, Boise, 208-375-6651
Meridian Community Center, 201 East Idaho Ave., Meridian

—MORE USEFUL TAX INFORMATION—

Have you heard about the Earned Income Credit and the Child Tax Credit? You Could Owe Less in Taxes and Get Cash Back from the IRS! If you worked in 2010 — full-time or part-time — you may qualify. Even if you don't owe income tax you can get the credits.

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tense, as if you are already experiencing what the affirmation says. Here are some examples. You can say to yourself: I am a valuable person. I take good care of my children. I am loving and kind. I am competent. I can accomplish what I set out to do. Other people enjoy being with me. I attract good things into my life. I am loved. I can do it. The more you say it to yourself, the more you will come to fully believe it. Children can also practice these. Some age-appropriate examples for children are: I am happy. I enjoy doing math/reading/any subject. Learning is fun. I am beautiful. I feel good about myself. I do good things for others.

5. Be cheerful. Smiling is known to help people to relax. Smile at a neighbor. Share a smile with your coworkers. When you are with your children, smile with them and teach them to smile at others too. Find opportunities to laugh and be a little silly. After all, life should be enjoyed.

These relaxation techniques are simple and fast. They can work for you. They can also work for your children. Think of what a peaceful, positive, more relaxed home you can create by practicing some of them as a family. 🙌

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- account numbers for Direct Deposit
- Total paid for daycare provider and the daycare provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number)
- To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms.

Good luck! And many happy returns.

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- questions during the interview.
- ♦ Keep it professional, not personal: Don't let business decorum disappear even if the interview is in a casual setting. Refrain from discussing over-the-top personal issues and focus on the position and selling yourself. For the full article, go to : <http://www.consumeraffairs.com/news04/2011/01/most-common-and-outrageous-mistakes-job-candidates-make.html> 🙌

Boise City/Ada County Housing Authority

Boise City/ Ada County
Housing Authority
1276 W. River Street, Suite 300
Boise, ID 83702
Phone: 208-345-4907
Fax: 208-345-4909
www.bcacha.org

Idaho's piggy bank beauty contest

Opportunities

The Idaho Financial Literacy Coalition is proud to present Idaho's 1st Annual Piggy Bank Beauty Contest coming the week of February 21-25, 2011. Children in grade 3-6 may submit a home made piggy bank (no larger than 12"X12"X12" and able to hold change) at any participating member and contest sponsors from the Idaho Financial Literacy Coalition. Participation is free, though students are restricted to one entry each. Students are also expected to be the main builders/creators of their piggy bank (which does not need to be in the form of a pig), with minimal assistance from parents, teacher or other adults.

There will be four categories in which awards of \$100 US savings bonds will be presented to the winners, plus a "Best in Show" award of a \$200 US savings bond. The four award categories include: 1. Funniest 2. Prettiest 3. Celebrity Look-a-like 4. Scariest. Finalists from each drop location will be judged by the Idaho Financial Literacy Coalition membership at their annual business meeting in April 2011. Winners will be notified and announced shortly thereafter.

For further details, and the student registration form, go to www.idahoflc.org/piggybank

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\$ Money for College \$

Pacific Northwest Regional Council—NAHRO

PNRC-NAHRO will offer five scholarships to eligible applicants from its members' affordable housing programs in 2011.

These scholarships are:

Jesse Epstein	\$10,000 for a graduating high school senior attending a 4-year college program of study. (awarded to the highest-ranked Challenge College Scholarship applicant as determined by the PNRC-NAHRO Regional Jury.)
Challenge College	Two \$4,000 scholarships for graduating high school seniors attending a 4-year college program of study.
Continuing Education	A \$4,000 scholarship awarded to an individual who has been out of high school for at least four years and wishes to pursue either a college education or other professional training.
Community College	A \$2,000 scholarship awarded to a graduating high school senior attending a 2-year community college program of study.

The deadline for applications to be turned in to the Boise City/Ada County Housing Authority is February 11, 2011. To obtain an application, call Ranelle Nabring at 287-1060 or visit our website www.bcacha.org

