

# Family Self-Sufficiency News

SPRING 2011

## *RULE # 1: Spend Less Than You Earn.*

*By Trent Hamm, www.thesimpledollar.com*

The Simple Dollar is one of my favorite websites for inspiring me to save money and live a richer, though less expensive lifestyle. The website author, Trent Hamm, faced significant debt issues himself, and was able to get it under control. His website is his way to share his ideas for reducing debt and becoming more money savvy.

A reader once asked him to breakdown his ideas into a handful of principles. He came up with 14. He said of rule #1:

“If there is a single rule that underlies everything I’ve written about on The Simple Dollar, it’s this simple sentence: ***Spend less than you earn.***”

It sounds so simple, doesn’t it? Yet there are many people out there burying themselves in debt (spending more than they earn) or living pay-

check to paycheck (spending exactly what they earn). **Simply spending less than you earn has a cascade of positive effects.**

First, **you begin eliminating your debts.** Spending less than you earn frees up the money you need to make larger payments on your debts. Over time, they begin to disappear, reducing your monthly bills and giving you even more breathing room.

Second, **you begin to save.** First, you build up some cash savings in your savings account, enabling you to roll through emergencies (like a car breakdown or a job loss). You’ll also be able to save for your future.

Third, **your stress level falls.** Knowing that you have fewer debts and

your emergencies are covered reduces your stress level. You sleep better, your overall health improves, and you feel happier about life.

Finally, **you are now able to explore possibilities closed to you before.** When your debts are gone and you are spending far less than you’re bringing in, you suddenly have many more career possibilities. You don’t have to stick with your high-stress job – you have the financial freedom to move on and chase your dreams. You can live where – and how – you want to live.

All of that comes back to one basic principle – **spend less than you earn.**

That statement actually has two parts, though. ***Spend less*** refers to the fact that you do need to

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**Children's poster contest art.**  
**Details on back page.**

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Do you know that there's still a chance for you, 'Cause there's a spark in you?  
You just gotta ignite the light and let it shine, Just own the night like the 4<sup>th</sup> of July

'Cause baby, you're a firework, Come on, show 'em what you're worth  
Make 'em go, oh, oh, oh, As you shoot across the sky

Baby, you're a firework. Come on let your colors burst!"

- Katy Perry "Firework"





## FSS Car Care Corner—Issue #1

### Rule of Thumb

If an auto repair costs less than half of the vehicle's trade-in value, repair it. Otherwise, consider selling it and buying another.

--Gregory Knapp,  
Chicago Tribune

We all know that keeping our vehicles running smoothly can be costly. Maintaining and repairing them usually requires specialized knowledge and tools which most of us do not have access to. Paying a mechanic is expensive and often they are not very flexible about negotiating price or accepting payments. If we don't know much about car repair we may worry about whether we can trust the guy that says the repairs will cost several hundred dollars.



For anyone with limited income, car repairs are never a welcome expense. So what are some of our options? The Car Care Corner is where we aim to find out.

In this issue we will discuss some of the ways we might be able to find and afford car repair. In future issues of the Car Care Corner we will explore basic maintenance practices to potentially avoid expensive repairs down the road. If you know of resources or have suggestions that have helped you to keep your car running well, we would love to hear from you.

What can you do today if you have car problems and aren't sure what your next step is? Here are some suggestions to get you started:

**1. Consult the Better Business Bureau.** They can tell you which local mechanics have earned excellent ratings for their business integrity and customer service. Their website is <http://snake-river.bbb.org/> --- search for auto repair & service. Or call them at (208) 342-4649 or (800) 218-1001.

**2. Both Papa Ed's Pro Auto Repair in Boise and Heritage Auto in Meridian will accept payments over several months if you meet their credit requirements.** It only takes a few minutes to fill out

their credit application and find out. (Another great reason to clear up your credit!) Both of these companies have earned A+ ratings from the Better Business Bureau.

**Papa Ed's**  
**(208) 378-4075**  
**2069 Broadway Ave., Boise**

**Heritage Auto**  
**(208) 887-1442**  
**175 N. Linder Rd., Meridian**

**3. Look at your car's operating manual.** Does it have a section for troubleshooting? Does it tell you all the part names and how they operate? It's usually the best place to

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## ***Boise Bicycle Project***

Children, warm weather, and riding bikes are made for each other. Does your child have a bike that works and fits his or her growing body? If not, Boise Bicycle Project offers free bicycles and helmets to children who participate in Bicycle Skills and Safety Hour (B.A.S.H.) the 2<sup>nd</sup> Saturday of the month at 10:30 a.m. (May 7<sup>th</sup>, June 11<sup>th</sup>, July 9<sup>th</sup>) What better way to gear them up for summer? Call to reserve a spot. Boise Bicycle Project 429-6920. 1027 Lusk Street, Boise.

## ***Computers for Kids***

Using computers and exploring educational software is one way your child can stay academically challenged and continue to build skills over the summer. Computers for Kids, Inc. can help make that possible. Every student K-14th grade that applies to their program receives a computer. More information is available on their website [www.cfkidaho.org](http://www.cfkidaho.org) or by calling Computers for Kids at 208-345-0346. 8540 W. Elisa Street, Boise, ID 83709 Hours: 9AM-4PM, Monday-Friday. Or call your FSS Coordinator for more information or to fill-out the application.

## ***Children's Summer Programs***

Summer childcare is a necessity for many working parents. Here are some options that may be reasonably priced and convenient for your family. Remember that summer childcare costs can be submitted to the Housing Authority and may lower your rent. The programs listed below are available primarily to elementary age children. If you need assistance finding childcare for younger children, contact your FSS Coordinator.

### **Boys and Girls Club Garden City 321-9157 Meridian 888-5392 [www.bgclubidaho.org](http://www.bgclubidaho.org)**

The Boys and Girls Club offers care to children between the hours of 11 am and 6pm for only \$25 for the summer. For those needing childcare that begins before 11 am, the "Breakfast Club" starts at 7 am and costs up to \$250 for full-time childcare for the entire summer.

### **Boise Parks and Recreation 854-4917**

#### **[www.cityofboise.org/parks](http://www.cityofboise.org/parks)**

Swim lessons and a wide variety of summer camps. Financial assistance is available.

**PlayCamps** for children 6-12 at 5 local park locations (Cassia, Jullion, Elm Grove, Ivywild, and Winstead Parks), 7:30am-5:30pm. Affordable weekly rates. **Community Center Drop-In** Drop-in for free supervised activities from noon-5 pm every weekday (Grace Jordan, Morley Nelson, and Whitney Community Centers). 4<sup>th</sup> grade and up only.

### **YMCA**

#### **Downtown 344-5501**

#### **West Y 377-9622**

#### **[www.ymcatvidaho.org](http://www.ymcatvidaho.org)**

Financial assistance is available for childcare for children of all ages, summer camps, swimming lessons, and other recreational activities.



*(continued from page 2—Car Care Corner)*

start. Car didn't come with an operating manual? Call a local dealership for your make of car and ask them how you can get a copy. First, you might want to check with Barger Auto Parts, with locations in Boise, Garden City, and in Nampa. They have a stockpile of manuals and will sell you one for \$5 if they have what you need. Be sure you get the manual for your correct vehicle model and year.

**Barger Auto Parts - Boise**  
**5501 W State St, Boise ID**  
**(208) 853-2002; (800)846-2774**

**Barger Auto Parts - Garden City**  
**520 E 47th St, Garden City ID**  
**(208) 375-9461; (800) 888-8733**

**4. Is the problem something that you might be able to fix yourself?**

The public library has books on auto repair; YouTube has videos explaining auto repair; the internet has thousands of websites devoted to auto repair. Do-it-yourself is probably only an option for fairly basic fixes for the majority of us. But, changing a tire, changing some of the engine fluids, putting in a new tail light, may be something you can do yourself without too steep a learning curve.

**5. Some people I know always carry a Chilton/Haynes auto repair manual for any car they own.** As the Chilton website states: "(The Chilton) Total Car Care (manual) is the most complete

step by step automotive repair manual you'll ever use. All repair procedures are supported by detailed specifications, exploded views and photographs." Do you want to learn how? This seems like the go-to guide. The public library owns copies of these for many different vehicles and will check them out to you. Book stores, used book stores, and auto parts stores may all carry these for your particular vehicle. A quick search on-line and I found that I can order one for my own car from Amazon.com for



around \$20. I think I will.

**6. Could your family's safety benefit by installing new windshield wipers to improve visibility?** Most auto parts store will not only help you buy the right ones--they will install them for you if you ask. They will also put in that new battery for you, if the need arises.

**7. Do you know anyone who is good at fixing cars?** If you don't have the cash to pay them, would they consider a barter? My hairdresser told me the other day that she exchanges haircuts for all kinds of things: cleaning services at her salon, childcare, someone to take care

of her plants. What skills or capabilities might you be able to barter? Good cook? Don't mind mowing the lawn? Know how to use a computer? Bartering is a continuing practice that has great potential in many areas of day-to-day life.

Some of us have very limited experience making fixes on our cars or dealing with car repairs. It doesn't mean we can't learn or find efficient ways to get it done. There are all kinds of resources out there to help us navigate car ownership successfully. Next time we will be talking about some basic preventative maintenance actions we can take to keep our vehicles running well, including maintaining the engine fluids and keeping tires properly inflated.

Are you someone who has had some success with car repair in one way or another? Do you have a success story you want to share? Have you discovered some practical ways to keep your car running safely and smoothly? Have you worked with a mechanic that treated you well and worked with you on finances? We would like to hear from you! Please call or email Jenny at 287-1045 or [jennyk@bcacha.org](mailto:jennyk@bcacha.org) and I will share participant suggestions in future editions of Car Care Corner.

Until the next issue...keep on truckin'.

cut your spending. The first step doesn't need to be anything drastic – nor should it be. Many of the more extreme money-saving tips come from people who have already tried out the basic tips and *love* them, so they seek out more intense strategies to further cut their spending. Here are five big ways to get started.

First, **go through every monthly required bill.** Ask yourself if you really need that service at all. Do you really use Netflix enough, or could you just rent a movie once in a while from Redbox? Do you really use your cell phone much at all, or could you just replace it with a pay-as-you-go phone? Then, go through each bill and see if there are any optional services you can eliminate.

Second, **keep diligent track of your spending.** Keep a notebook in your pocket and write down every expense you have. The simple process of doing this will make you think twice about unnecessary expenses. When you do have a month's worth of expenses written down, take a careful look at them. Ask yourself whether or not each of these expenses actually contributed to the value and joy of your life. That process will offer a lot of insight for you as to where your money actually goes.

Third, **look carefully at your routines.** Watch what you do every day. Are there things you do that cost money? Those things are the most powerful ones to adjust, as trimming just \$1 from your daily spending saves you \$365 a year. Do you stop at a coffee shop each day? Why not cut down your daily order a bit or start making your coffee at home? Do you eat out every day? Perhaps you can start brown-bagging it sometimes. Look at every regular expense you have.

Fourth, **get a better bank.** The vast majority of Americans are with banks that don't treat them very well. No interest at all on their checking accounts. A tiny interest rate on savings accounts. Monthly usage fees of all kinds. *All of these things are a waste of money.* Switch your accounts to a bank that respects you. I use ING Direct for both savings and checking. I get great customer service, interest on my checking account, a solid interest rate on my savings account, and I've never had a fee of any sort.

Finally, **do some one-time energy improvements around your home.** Replace some of your light bulbs with Energy Star lighting. Make sure vent registers are clear of furniture. Install some SmartStrips to cut down on electricity use. Many more strategies can be found on-line.

The rest of the phrase, *than you earn*, though, points to the other part of the equation: increasing your earnings. Increasing your earnings gives you more money with which to get

rid of your debts, save for your big dreams, and build a foundation for whatever future moves you may want to make.

There are countless ways to earn more money. Here are several:

First, **work on your transferable skills.** I'm a big believer in transferable skills – skills that one can utilize in almost any career path. Develop these, and your career doors will open. Jump on any opportunities to speak in public. Volunteer to fill-in when someone is on vacation. Step up to the plate, take charge of a work project, and get the ball moving forward. Take classes. BE PROACTIVE. All of these things push you towards developing skills that are genuinely useful no matter where you're heading in life.

Second, **network inside and outside of your career field.** Tell everyone you know that you are looking for a job, or what you would rather be doing. Keep in touch with people you've worked with. Share what you know and be valuable to others. Job shadow or interview people in the line of work you would like to be in. Create mutually beneficial connections with other people.

Third, **learn to sell yourself effectively.** You must realize that your job search is a sales and marketing campaign of your skills!\* Get help to maximize your resume. Practice interviewing and get feedback. Have a well thought out answer to the standard interview question: "tell me a little bit about yourself". Employers will only know what you tell them and show about yourself. Make sure they know how great you are!

Fourth, **start a side business.** I don't mean filling out surveys or other things you can use to burn a few minutes during the commercial breaks on *Lost* and earn a few pennies. I mean actually devote serious time and effort to turning a passion you have into a money-making enterprise.

Keep that rule in mind: **spend less than you earn.** Each move you make to maximize the gap between what you earn and what you spend will put you in a better place in your life. More information on this topic and all things financial can be found on Trent's website/blog [www.thesimpledollar.com](http://www.thesimpledollar.com). Or, as always, contact your FSS Coordinator for assistance or concrete suggestions.

\*From Department of Labor Job Search Workbook.



*"A home is a great foundation for the future. Home is where you take the baby steps to prepare for the big world. Life is full of surprises and gifts. Don't be afraid because you can do it! Anything with faith & hope is possible." –Elisa Esmeralda Murillo, 2011 Grand Prize poster winner*

## Opportunities

### “What Home Means to Me” Poster Contest for Children

Entries are now being accepted from all children K-12 served by the Boise City/Ada County Housing Authority for the “What Home Means to Me” poster contest. Art work should be no larger than 22" x 28" and can be in any art media (marker, crayon, paint, collage, textiles, etc.). Please consider that posters will need to be packaged, mailed and reproduced. Art work selected at the state level will be forwarded to the national contest. 13 national winners will be chosen and published in the 2012 NAHRO calendar. The grand prize winner will earn a \$500 savings bond and a trip to the NAHRO national conference in Washington, DC. Get more details by calling your FSS Coordinator or visiting our website [www.bcacha.org](http://www.bcacha.org) Entries will be accepted through September 1, 2011.

**Art work in this edition of Family Self-Sufficiency News courtesy of 2011 NAHRO Poster Contest Winners.**



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### Money for your Future

Are you interested in purchasing a home, going to college or vocational training, or saving for your child's college? The United Way of Treasure Valley is giving away MONEY. Yes, that is right---free money. Through their Individual Development Account (IDA) program, the United Way will TRIPLE any money you save towards one of these goals. For example, if you save \$100, the program matches that with \$200, up to a maximum of \$2,000, as long as you comply with program requirements. To get more details or open up an IDA account, please contact your FSS Coordinator at the Housing Authority. **IDAs are a proven way for families to build assets and secure a better future. Take the leap!**

### Got Time?

Are you unemployed and looking for ways to increase your job marketability? There are many reasons to consider volunteering some of your time. It can benefit your job search. Plus it is a fun and productive way to stay engaged in life.

Some of the benefits of volunteering include: building your network; building your experience and staying current; facilitating good references; sparking interest and learning; boosting self-esteem; giving back to the community; getting out of the house; and having fun! You don't have to volunteer more hours per week than you can juggle...even 2-3 hours per week consistently volunteered can make a difference for you and the community.

The Department of Labor agrees. They are now offering a class called **Volunteering- Network, Stay Current, Stay Sane** intermittently at their office at 219 W. Main Street in downtown Boise. Call 332-3575 ext. 3545 for more information, or talk to your FSS Coordinator.

For ideas about how and where you might find a volunteer position, go to the United Way of Treasure Valley website <http://www.unitedwaytv.org/> and click on the link that says “**Get Involved**” or visit Volunteer Match <http://www.volunteermatch.org/>.