

# Family Self-Sufficiency News

FALL 2011

## Are you making the most of the Family Self-Sufficiency Program?

Have you made the most of your participation in the FSS Program? Do you know what your FSS Coordinator can provide? Our work with you may include:

- Helping you develop long-term and short-term goals.
- Tracking and keeping you accountable to your goals (proven to increase success!).
- Helping you to budget better and learn to pay yourself first.
- Showing you how to get your credit report and clear up credit issues.
- Supporting your job search with practical advice, tools, and encouragement.
- Helping you navigate Section 8/Housing Choice Voucher rules and paperwork.
- Advocating for you and your Section 8 voucher.
- Offering a supportive ear when you feel as if you may be faltering.
- Helping you decide if homeownership is a good option for you.
- And much more! FSS Coordinators are standing by. Give us a call today and see how we can help you.

**Ranelle 287-1060 \* Sharon 287-1059 \* Tawna 287-1079 \* Jenny 287-1045**

### **FSS GRADUATES**

So far this year we have had 20 successful FSS graduates who have received an average of more than \$7,000 each. That is tax-free money these people get to keep. Many graduates use it to help purchase a home.

How did they do it? They set and worked to accomplish their goals. They maintained contact with their FSS Coordinator. They increased their earnings by working hard to find and keep jobs.

***They did it. So can you.  
Let us help you.***

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## *All I want for Christmas Is...*

We all long for a Christmas season that is joyful, filled with love and peace and all things magical. Isn't that how it is always portrayed by advertisers? Isn't that how it almost always appears in the movies? Isn't that how it happens for everyone else?

Instead, for many of us, the pressure to create a "perfect" holiday can lead to stress, overspending, sadness, and at times a desire just to have it over.

In a workshop presented last month by the FSS team, Coordinator Ranelle Nabring introduced participants to a useful little book called "Unplug the Christmas Machine", by Jo Robinson & Jean Coppock Staeheli. The authors make a case for simplifying Christmas. They make these core suggestions:

*Remember those people who truly need our gifts.*

*Express love in more direct ways than gifts.*

*Examine holiday activities in the light of our deepest values.*

*Be peacemakers within our circle of family and friends.*

*Rededicate ourselves to spiritual growth.*

They go on to describe how and why to incorporate these into your Christmas celebration. The change you initiate may be major and shift your entire holiday around. Or you could start by taking one or two steps this year. If you need ideas and inspiration for how to do this, the library has a copy of this book, as well as others about Christmas, such as "Debt-Proof the Holidays" by Mary Hunt, another book that we recommend.

Think about it. What can you do to take a step back from the stress and bring new joy to the holidays? As always, feel free to call your FSS Coordinator for ideas.

### ***What Children Really Want for Christmas:***

- \* A relaxed and loving time with family
- \* Realistic expectations about gifts
- \* An evenly-paced holiday season
- \* Reliable family traditions



# The Only 2 Financial Rules You Need Live By

by Tara Struyk from MoneyTalks News

**There's a lot of great advice out there for saving money. But if it overwhelms you, start with just these two simple rules and you'll be on your way to financial independence.**

When it comes to the way we think about money, I've noticed there are two kinds of people: those who think \$1,000 is a lot of money, and those who think \$10 is a lot of money.

I fall into the second category. But I'm not especially frugal. I have a fairly nice car, I take a vacation every year, and I've never even clipped a coupon. But I've also maxed out my retirement savings, bought a house, and live without debt — all on an average salary for where I live.

What I've done isn't extraordinary, but it does seem somewhat rare. That said, I think most people can accomplish this fairly easily. All you have to do is live by two simple rules...

## 1. Pay Yourself First: The Best Kind of Cliché

"Pay yourself first" is a very common piece of financial advice. It's simple enough to follow, but that doesn't make it easy.

If you can save \$50 per month at a 1-percent interest rate, you'll have more than \$6,300 in 10 years. At the very least, you'll have a great savings fund at the ready for whatever life may bring. But how can you come up with that cash when you barely have any money left between paychecks?

The answer is to take that money off the top. And yes, it'll sting a bit at first.

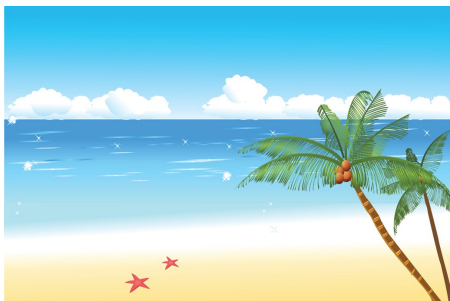
I've made a habit of taking contributions to my retirement and sav-

ings account right off the top of each paycheck on the very day it hits my bank account. I try to cut pretty deep too, leaving myself just a little more than I need to pay for expenses.

This works on two levels: It forces me to really budget to meet my basic expenses while keeping extra cash out of easy reach. I can still retrieve the money from my savings account if I happen to need it, but because I have to make a decision to transfer funds, they usually stay put. I allow myself to spend whatever I don't need for expenses on whatever I like — if I don't spend it by the time my next paycheck comes, I roll that into savings too.

I also save any additional money I get through a raise, tax return, etc.

## 2. Practice Mindful Spending



Having some leeway in your paycheck isn't a given, but I think many people have more wiggle room than they realize.

This is what I mean when I say that I think \$10 is a lot of money. When I decide to buy something, it's a decision, not an impulse buy. I want to spend my money on things that really have value for me, not just things that are convenient or appealing at the moment. So while I can buy something nice once in a while — without guilt — I have a hard time

going out for lunch or buying a latte.

Less expensive purchases are an easy mental hurdle to get over because they're so small it seems that they could hardly amount to anything. The truth is, these seemingly insignificant purchases can easily amount to, or exceed, that \$50 you may be aiming to save.

This isn't to say that no one should ever buy a latte. But if I buy them too often, I don't have anything to devote to my savings. That's a sign that these seemingly small indulgences just aren't affordable, at least for me.

This is why I've also decided not to opt for cable TV or an extensive cell phone plan. I don't feel that I live like a pauper. After all, I have money saved that I can turn to not only in an emergency, but also to pay for things that I feel really add enjoyment to my life, rather than just distracting me for a few hours or days — and steadily subtracting dollars from my bank account.

## What Are Your Rules?

Over time, I've learned to save money as diligently as I pay my bills. I also try to spend what's left as mindfully as I can. I can't say I always succeed, that I never overspend or that I'm not often tempted to break my rules.

Nevertheless, I'm sticking to the strategy that has kept me out of debt, and helped me save enough to meet some key financial goals. I know of other people who've done even better by employing these rules much more stringently than I do. As for me, I'll keep saving up for my next big purchase by keeping all the little ones in check.

## FSS Car Care Corner—Issue #3

### How To Check Your Oil and Information about other Fluids in Your Car

by Scott Memmer, Contributor, Edmunds.com

Just like a human being, your car needs fluids to survive. If they were taken away, your vehicle would quickly find its way to the shoulder and beg for a drink. Maintaining proper fluid levels is an essential and easy maintenance task. The systems that need checking include the following:

**Engine/Oil**  
**Transmission**  
**Radiator/cooling system,**  
**Brakes**  
**Battery**  
**Window washer**  
**Air conditioner**

Even armchair mechanics can learn to check oil and other fluids in their cars. It's fun, quick, and can add thousands of miles to the life of your car.

In this article we will talk about how to check your oil. If you become ambitious and want to check the others, information is readily available on-line or at your public library. Or email your FSS Coordinator. We can send you additional information from Edmunds.com.



**Check the Engine Oil.** The oil in the crankcase of your engine is critical to long and healthy motor life. Checking your oil level is a fairly simple procedure.

It's best to drive the car first before checking it. So take a little spin, then find a cool, shady spot to pop the hood. Let the car sit for at least five minutes before checking. With the hood open (and securely propped, so it doesn't bonk you on the head), locate the dipstick. It will be near the front of the engine, close to you, and sometimes has a brightly colored handle — yellow, red, or some other noticeable color. Remove it and wipe it with a clean rag or towel. Reinsert it into hole, then slowly remove it again. Check the level. The oil mark should fall between the two hash marks on the dipstick. If it's below the lower level, you need to add oil -- a quart will usually do it. Before you do so, though, wipe the dipstick again and check it a second

Continued on page 5...





time. Still low? Add a quart and recheck it. If it's still below the lower hash mark, you may need to add another quart, but be careful not to overfill it, as this can lead to other problems. Note from Jenny: I checked my oil for the first time this summer. And guess what? It was low. Good thing I checked. The clerk at the auto parts store helped me to fill and recheck it. Ask for help if you need it.



**BONUS. Check and Refill Your Window Washer fluid.** Note from Jenny: I have done this too! If I can, so can you.

The reservoir is typically located in the engine compartment, underneath the windshield. It looks a lot like the coolant overflow reservoir, but will be located closer to the rear of the engine compartment. Some cars, particularly SUVs and minivans, may have a second reservoir for cleaning the back window. The cap will be labeled "windshield" or something similar, to distinguish it from other fluid chambers. Some vehicles, such as SUVs and minivans, may have a second recep-

tacle, located in the rear of the vehicle, to supply the rear wipers. If you're unable to locate these fluid reservoirs, consult your owner's manual.

Many people will augment the water in these receptacles with Windex or some other glass cleaner, to increase the cleaning power of the fluid. This is a particularly good idea in summer, when dead insects on the windshield can reduce visibility.

Once you have mastered checking these fluids, learning how to inspect the others should be a piece of cake.

**Travel Safely.**

**WRITE IT DOWN  
KEEP TRACK OF YOUR PROGRESS**

Are you on track with what you want to accomplish? Scientific research shows that people who write down their goals are more successful at achieving them. People who keep track of their progress have even higher rates of goal completion. With the New Year almost here, it's a great time to dust off your FSS contract and take a look at the goals that you have set for yourself. Can't find it? Call your FSS Coordinator to schedule a goal review appointment. Keeping you on track to reach your goals is what we aim to do.

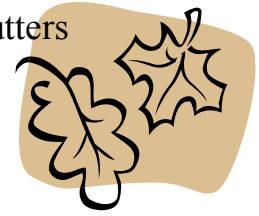




# Opportunities

## Fall maintenance

- Clean leaves and debris from rain gutters
- Replace Furnace filters
- Cut back perennials
- Deep water trees
- Wash exterior windows



## CHRISTMAS TREE NEWS

Is cutting down your own Christmas tree something that would be fun for you and your family?

The Forest Service will begin selling Christmas Tree permits beginning on Saturday, November 19th. Call their offices to find out where to pick one up. For only \$10 per permit, you can cut a tree up to 12 feet tall.

Trees may be cut in the Boise National Forest up around Idaho City or Garden Valley or the Payette National Forest around McCall, among other locations.

Call for more information.

**Interagency Visitor Center/Forest Service  
208-373-4007**

Fall is the season when more fires occur in the home. As we begin to use our fireplaces and furnaces, remember to have your chimneys cleaned every year and don't forget to replace old furnace filters.

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**“Recycle the Fall”** curbside leaf collection is from November 7<sup>th</sup> to December 2<sup>nd</sup>. Set out leaves in paper bags only, place the bags separately from your trash on regular collection day and keep bags open for content identification. Collected leaves, grass, flowers, and plants are used for making compost. By participating, you help divert hundreds of garbage truckloads of organic materials from the landfill. For more information call 384-3901 or visit [www.curbitboise.org](http://www.curbitboise.org)

## *Important Contact Information*

<b>Ada County General Info</b> 287-7070	<b>Fire Emergency: 911 Non-Emergency</b> 377-7351	<b>Police Emergency: 911 Non-Emergency:</b> 377-6790
<b>Animal Control Humane Society</b> 343-3166	<b>Boise Public Library</b> 384-4076	<b>Mayor's Hotline</b> 384-4404

### **FSS ESCROW SAVINGS ACCOUNTS**

Escrow Account Statements were mailed out to all FSS clients at the end of October, telling you how much you have in your Housing Authority Escrow Savings Account. Did you like the number you saw? If so, keep up the great work! **If you want to find out how you can increase your Escrow Savings Account, please give your FSS Coordinator a call.** We can remind you how it works and give you suggestions.

