



Family Self-Sufficiency News

SPECIAL EDITION NEW YEARS 2012

How to Succeed with Your New Year's Resolution

by Stephen Covey

The beginning of a new year is an exciting time—it's a time for reflection and a time for looking forward. As many of you are making New Year's resolutions, I would like to share some thoughts for how you can best succeed with achieving them. Far too many of us know that it's easy making resolutions but it's far more challenging not breaking them.

My first advice is to start small. Choose something small you can start doing now that will help you achieve a bigger goal or resolution. For example, if your goal is to get healthy or lose weight think of some thing you can promise to keep. You can decide to wake up a little earlier to organize your day to allow some exercise or decide to drink more water during the day and cut out unhealthy drinks. The main thing is to make a promise to yourself and keep it. When you make a promise and keep it you will find yourself grow in self-assurance and confidence. The more successful you are with making and keeping promises to yourself, the more you will be able to make and keep promises to others.

res·o·lu·tion n.

1. The state or quality of being resolute; firm determination.
2. A resolving to do something.

Again, start small and create a private victory. You can build on this with other small promises and enlarge your victory until you establish healthy habits for your life.

Make a promise and keep it.

Local Words of Wisdom

I have learned the most important thing in life is to never stop believing or trying to succeed on your life goals. No matter what your age is or the negative words people can say, don't stop trying. Surround yourself with positive things and people, I did.
-Patricia M.

Life is hard, but if you work at change, someday you will have whatever you have been dreaming about, just gotta work harder to accomplish the goals you have set for yourself.
-Kendri L.

The most important thing I have learned in the last year is that progress is still progress even if I do not accomplish what I want at the desired pace.
-Tieran M.

Consistency along with breaking goals into smaller achievable parts has been key in helping me to attain my goals. Also, celebrating little successes as well as bigger successes....this gives me motivation and inspiration to continue toward future goals.
-Tawna G. , FSS Coordinator

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Resolve This!

By Jonathan Fields

Resolutions are about want, but they are useless without will and action.

Why not try something a bit different this year? Only make a resolution where you are simultaneously willing to:

1. Craft a plan of action around that resolution that is actionable,
2. Immediately schedule the actions needed to achieve your resolution into your daily life, *and*
3. **Rally a team to inspire you, teach you and hold you accountable to your daily actions.**

If you'd like to make 2012 the year that leads you into a career path that makes you come alive: move beyond just saying it and do what's needed to acquire the knowledge, rally your team and hold yourself accountable to taking action every single day in the direction of your resolution.

This can and will be a year like no other! But only if you move past resolutions and embrace ACTIONS.

*"Tell me, what is it you plan to do
with your one wild and precious life?"*

Mary Oliver, poet

New Workshop for 2012: Setting and Achieving Goals

Have you ever been in an unfamiliar part of the state of Idaho. . . or beyond? A map can be very useful, helping you stay on course and avoid needless detours. The same benefit can be gained in your personal life, if you take the time to become intimately familiar with what you wish to accomplish during your lifetime. As someone once said, "Any plan will make the trip better". Did you know that writing goals down and keeping track of what you have accomplished is an important part of creating the life you want to live? Do you need a "jump start" for achieving your goals in 2012? Join us as we share tips and how-to's for being successful in setting and achieving goals. This workshop will focus on personal, financial, educational and career goals – and more!

Please call to reserve a spot: 287-1060, or speak to your FSS Coordinator.

When: Tuesday, January 24, 2012
Where: Boise City/Ada County Housing Authority,
 3rd floor conference room
Time: 10:00 a.m. til noon

DON'T MISS IT!

Sorry, we are unable to provide child care at this time – please make other arrangements for children under age 16.



Gifts and Choices

By Trent Hamm, www.thesimpledollar.com

Recently, I came across a brilliant commencement speech given at Princeton by Jeff Bezos, CEO and founder of Amazon. The main focus of Bezos' speech was the difference between gifts and choices. Here's an excerpt:

“What I want to talk to you about today is the difference between gifts and choices. Cleverness is a gift, kindness is a choice. Gifts are easy — they're given after all. Choices can be hard. You can seduce yourself with your gifts if you're not careful, and if you do, it'll probably be to the detriment of your choices.”

He goes on, near the end, to illustrate the idea a bit more directly:

“How will you use your gifts? What choices will you make?
 Will inertia be your guide, or will you follow your passions?
 Will you follow dogma, or will you be original?
 Will you choose a life of ease, or a life of service and adventure?
 Will you wilt under criticism, or will you follow your convictions?
 Will you bluff it out when you're wrong, or will you apologize?
 Will you guard your heart against rejection, or will you act when you fall in love?
 Will you play it safe, or will you be a little bit swashbuckling?
 When it's tough, will you give up, or will you be relentless?
 Will you be a cynic, or will you be a builder?
 Will you be clever at the expense of others, or will you be kind?”



When I was in college, I took a course on the theory of programming languages – fairly arcane computer science stuff. For some reason, I just *got* the material. It just really, really clicked in my mind. At the end of the semester on the day of the final, there were two people (myself and one other student) in the class who had cinched an A regardless of our performance on the final, which was obviously a relief. I vaguely knew the other student, so after the final was over, I caught up with him just to somewhat debrief on the class with someone else who really *got* it.

71% of the people who achieved their resolution in six months, slipped in January and said this slip strengthened their resolve.
-NPR Science Friday

What I came to find out is that **the other student with an A had put an absurd amount of work into the class**. He had studied and studied. He had stayed up late working on every project. He told me, quite sincerely, that he had invested more time in that class alone than he had in all of his other classes combined that semester.

My ability to get an A in that class was a gift. His ability to get an A in that class was a choice.

Every single person out there has gifts. Some of us are very gifted with the ability to make friends easily. Other people have an innate understanding of a particular topic. My mother and my grandmother and my uncle all share a gift for sketching, a gift I simply do not have.

Every single person out there has a life full of choices. You're choosing what to do with every moment of your life,

More Local Wisdom...

The goal that I have accomplished that has brought me the most joy is graduating from Boise State University with my two degrees. ...I am so thankful that I made it!

-Jessy T.

This year I learned that Life is like a box of chocolates you never know what your going to get! lol.

-Tannia E.

Achieving goals is fun for me. I really enjoy finishing a project. Life, to me, requires more perspiration than inspiration.

-Ranelle N., FSS Coordinator

My most important goal is...getting a degree in a field that will continue to grow.

- Micki O.



Having a resolution buddy and checking in with that person just three times will significantly increase the likelihood of success.
-NPR Science Friday

It's part of what we do! Call your FSS Coordinator to check in about your goals and resolutions anytime. Or, ask us to call or email you.

I've learned or come to better recognize that a grateful heart knows more joy because of where it dwells. I can let worry and stress ruin my day and cast a cloud over everything or, I can resolve to accept what I cannot change and move on to applying my energy and resources toward making a positive difference where I have the power to.

-Deanna W., BCACHA Executive Director

Being able to have a better budget and savings will bring me the most satisfaction.

-Kendri L.

Owning my own home for the first time in my life would bring my kids and me the most satisfaction and joy.

-Patricia M.

(Continued from page 3)

whether it's work or practicing the piano or watching *The Real Housewives of Duluth, MN*. Making a difference in your lives or other peoples' lives. Or watching the world go by.

Quite often, **a series of choices can make up for the lack of a gift possessed by another.** The story above about the student in my computer science class is a perfect example of this. I find it's true in my own life, too. However, **the real home runs occur when a person knows their gifts and makes choices to accentuate that gift.**

All you have to do is look at the truth of how the top people in any field have reached that point. Yes, they're resting on some natural gifts, but those gifts are virtually always cultivated by countless hours of practice and other hard choices. Kobe Bryant didn't wake up one morning being the best basketball player in the world. He has natural gifts, no doubt, but he constantly makes very difficult choices in terms of his practice regimen, his diet, and other areas of his life. The result? Five rings, a pile of awards, a ticket to the Hall of Fame, and more money than he can count. In other words, **people pay money to see the results of gifts matched with choices.** The real message here is that **gifts are certainly a help, but it is choices that really take you places.**

That's why I'm a firm believer that **people should follow their passions.** A passion means that you'll constantly be making those hard choices that build something exceptional. Like that student in my class who stayed up all night working on theory of programming language projects, the results of chasing a passion are usually very strong. Combine them with a few gifts and you have something amazing. Something people *will* pay money for.

It's a brand new year. What choices will you make today to build that amazing future? Will you choose to spend less money? Will you choose to stay up all night getting that project you're working on just *perfect*? Will you go home tonight, pull that canvas out of the closet, and put some paint on it?

THE CHOICE IS YOURS.

\$ Money for College \$

Annual Scholarship Award Program

The Pacific Northwest Regional Council of NAHRO will again be offering scholarships to eligible applicants from residents of affordable housing programs in 2012. If you or anyone in your household is intending to pursue higher education in Fall 2012, these scholarships may be of interest.

Challenge College Scholarship

One \$4,000 scholarship for a graduating high school senior attending a 4-year college program of study. (\$1,000 awarded each year.)

Jesse Epstein Scholarship

One \$10,000 scholarship for a graduating high school senior who will be attending a 4-year college program of study. Awarded to the highest ranked Challenge College Scholarship applicant. Apply to Challenge College Scholarship above.

Continuing Education Scholarship

One \$4,000 scholarship awarded to an individual who has been out of high school for at least four years and who wishes to pursue either a college education or other professional training. (\$1,000 awarded each year.)

Community College Scholarship

One \$2,000 scholarship awarded to a graduating high school senior attending a 2-year community college program of study. (\$1,000 awarded each year.)

Completed applications must be received by the Housing Authority no later than February 17, 2012. Participants who are active in community service activities are especially encouraged to apply, as these applications are looked on quite favorably by the selection committees. It is strongly recommended that you have decided which school you would like to attend and have been accepted by that institution by the deadline. Award winners will be selected at the regional level and notified in April 2012.

Please contact Ranelle Nabring at 287-1060, or your FSS Coordinator, if you have any questions or to obtain a copy of the application. Or find the application and additional information on the BCACHA homepage. www.bcacha.org

A goal that is important to me this year is maintaining and managing my finances, so I can live in peace and with choices for my future.

–Tawna G., FSS Coordinator

Once accomplished, the ability to support my children without assistance would bring me the most satisfaction.

–Tieran M.

What I have learned is being able to express myself creatively in some way, whether it's at work or cooking or making things, is really important to my day-to-day life.

–Jenny K., FSS Coordinator



I have four classes remaining to complete my degree. I have been putting feelers out for potential jobs. I look forward to completing school & joining the work force.

–Connie A.

The most important thing that I have learned in the past year would have to be that my family is just as happy, in the long run, with time spent together as with money spent on 'stuff' !

–Katjo D.

Seeing my children strong and healthy and happy and getting my finances more stable would be very satisfying.

–Tannia E.

My key to successful living is defined by the Three R's: Respect for self; Respect for others, Responsibility for all my actions.

–Sharon B., Homeownership Coordinator

Tenacity (is the key to success). If you have that...or perseverance, or resiliency...whatever you want to call it, you have a better quality and tool for coping than strength, or smarts or power because the ability to keep getting up outlasts everything else.

–Deanna W., BCACHA Executive Director

Vision Questions for 2012 from www.simplemom.net

Here are some great questions to get you thinking about your life and life dreams. You can write your answers in the space provided. Your FSS Coordinator would love to discuss it with you and see how we might support you in reaching your goals.

1. What skill do you most want to learn this year?
2. What is one skill you already have that you'd like to improve this year?
3. Think of one of your major life goals. What will you do this year to make you one step closer to reaching that goal?
4. What is one of *your* strengths? Think of some specific ways you can exercise it this year.
5. What is one of your weaknesses? Brainstorm some ideas on how you can overcome this deficiency.
6. Name your kids' biggest strengths. What are some ways you can specifically nourish those strengths?
7. Name your kids' most prominent weakness. What are some ways you can encourage their ability to overcome it.
8. Name a few ways your family's financial health could be improved.
9. What is something that is continually undone in your life? What will you do to fully complete it this year?
10. Think of three words you'd like to describe your 2012.

FREE Tax Return Preparation Assistance

adapted from www.irs.gov

It's that time of year again. As W-2s and other 2011 tax-related documents start arriving in the mail, we are reminded that tax season is nearly upon us. Taxes are due by April 17th this year. Generally, if you are single and your annual income exceeds \$9,750, you are married with an income of more than \$19,500, or you earned \$400 or more from self-employment, you must file taxes. Income limits for people over 65, or those using certain other filings statuses, will vary.

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 \$50,000 and below who have trouble preparing their own tax returns will qualify for VITA. People aged 60 and older will qualify for the TCE.

Locating Tax Assistance

To locate the nearest VITA or TCE site or to get more information, call 1-800-906-9887. Or call the Idaho Care Line at 2-1-1. Some locations to receive assistance may be up at running around February 1, 2011.

Last year tax assistance was available at the following locations. Current year locations and times are not yet available.

VITA Location:

Boise Coalition CEI, 2717 South Vista Ave., Boise

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

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).

GOT GOALS?

Goal setting is used by top-level athletes, successful business-people and achievers in all fields. Setting goals gives you long-term vision and short-term motivation. It focuses your acquisition of knowledge, and helps you to organize your time and your resources so that you can make the very most of your life.

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 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 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.

—MORE USEFUL TAX INFORMATION—

Have you heard about the Earned Income Tax Credit and the Child Tax Credit? You Could Owe Less in Taxes and Get Cash Back from the IRS! If you worked in 2011 — full-time or part-time — you may qualify. Even if you don't owe income tax you can get the credits. Be sure and ask so that you get the money that is owed to you!

Tools for Success and Happiness

adapted from Rebecca Ruiz at forbes.com and Gabrielle LeBlanc Oprah.com

We all want to be happy. In fact, often the goals and resolutions we set are merely pathways towards the happiness we seek. Scientists, scholars and poets are among those who delve into the question of happiness. What it is. What it means to humans. How to find it. Want to be happier this year? Here are some of the things they have discovered....

Set and Pursue Goals

Goal-setting has many benefits, says Dr. Lyubomirsky, the author of *The How of Happiness: A New Approach to Getting the Life You Want*. First, goals give us a sense of purpose. Second, they tend to cultivate self-esteem, since the sense of accomplishment can segue to feelings of confidence. Finally, they add structure to the daily routine of life, which can be an important component of long-term happiness. **(Do you know what your goals are? Write them down. Refer to them regularly.)**

Practice Gratitude

It sounds like a New Age mantra with little grounding in science, but being grateful can change one's mood, habits and health. A study conducted by Dr. Lyubomirsky required a group of 57 participants to write down five things for which they were grateful once a day. A second group of the same size did so three times a week. A third control group of 32 did nothing. Six weeks later, participants in the first group were happier, healthier and exercising more. **(What are you grateful for? Go ahead and write it down.)**

Avoid “If Only” Fantasies

If only I get a better job...find a man...lose the weight...life will be perfect. Happy people don't buy into this kind of thinking. The latest research shows that we're surprisingly bad at predicting what will make us happy. One of the problems with "if only" fantasies has to do with "hedonic adaptation"—the brain's natural pleasure-dimming effect. This guarantees that a new house won't generate the same pleasure a year after its purchase and the thrill of having a boyfriend will ebb as you get used to being part of a couple. Happy people are wise to this, which is why they keep their lives full of novelty, even if it's just trying a new activity or putting a new spin on an old favorite. **(What are some small things you can do or change to make your life more interesting?)**

Watch Less TV

A recent analysis of time-use data from the General Social Survey showed that while Americans enjoy watching television, doing it too often may lead to unhappiness. Dr. John P. Robinson, a professor of sociology at the University of Maryland who conducted the research, found that unhappy people watch over 30% more TV per day than very happy people. No similar disparity was found in comparing all other activities, including sports, churchgoing and socializing. **(Turn off the TV and let yourself be bored for a bit. You won't be bored for long.)**

Don't Be Afraid to Fail

Many people are haunted by the fear of failure. However, it's possible to take an entirely different attitude towards mistakes. Rather than fearing them, we can actually celebrate them when we look at the positive side of making a mistake. Failing means that you innovated and took a risk. It means that you are committed to making a change to make things work better in your life. And mistakes can only occur when you are aiming for a clear goal --you can't miss the target if there is no target to aim for. Revel in the plan, and the process, and what you have learned along the way...even if it doesn't turn out quite how you were expecting. **(For more inspiration on this, see the article on the next page.)**

Call Us!

The new year is a great time to revisit your FSS goals. FSS Coordinators are standing by to look at your goals with you and help you chart your next steps. Call and make an appointment today!

Notable Failures (Or, Don't be afraid to make mistakes!)

from *Becoming a Master Student* by Dave Ellis

People often fail, or are told they are failures, before they reach their goals. Consider the eventual success of the people in the following examples.

Einstein's parents thought he was mentally retarded. He spoke haltingly until age 9 and after that he answered questions only after laboring in thought about them. He was advised by a teacher to drop out of high school. Yet, in 1921 he was awarded the Nobel Prize for Physics for his explanation of the photoelectric effect and "for his services to Theoretical Physics".

John Grisham's first novel was rejected by sixteen agents and twelve publishing houses. He went on writing and writing until he became well known as a novelist and author for his works of modern legal drama. The media has coined him one of the best novel authors of the 21st century.

Abraham Lincoln, received no more than 5 years of formal education throughout his lifetime. When he grew up, he joined politics and had 12 major failures before he was elected the 16th President of the United States.

The machines of the world's greatest inventor, **Leonardo da Vinci**, were never built, and many wouldn't have worked anyway.

Henry Ford barely made it through high school.

While one person hesitates because he feels inferior, the other is busy making mistakes and becoming superior.

-Henry C. Link



Tahitian Women on the Beach
by Paul Gauguin

Before gaining an international reputation as a painter, **Paul Gauguin** was a failed stock broker.

Charles Goodyear discovered vulcanized rubber when he bungled an experiment.

Sir Isaac Newton did poorly in school and was allowed to continue only because he failed at running the family farm. His work on optics and gravitation made him one of the greatest scientists the world has ever known.

The game Monopoly was developed by **Charles Darrow**, an unemployed heating engineer. Darrow presented his first version of the game to a top company in 1935. That company originally rejected the game for containing 52 "fundamental errors".

Thomas Edison developed many devices which greatly influenced life in the 20th century. Edison is considered one of the most prolific inventors in history, holding 1,093 U.S patents in his name. When he was a boy his teacher told him he was too stupid to learn anything. When he set out on his own, he tried more than 9,000 experiments before he created the first successful light bulb.

Even if it feels like failure, it can be the launching point for great success!



-HOMEOWNERSHIP-

We are pleased to announce that another FSS participant has achieved homeownership!! Could you be next?

The Housing Choice Voucher Homeownership Option (HCVHO) Program allows eligible Section 8 program participants to apply their subsidy towards their mortgage payment instead of rent. Through this program many families have achieved the dream of homeownership and are building wealth for future generations.

Today's housing market offers interest rates as low as 3.75%. The housing prices are more affordable than in the past. Grant funds for downpayment and closing cost assistance may be available in certain areas. Now could be your best opportunity to qualify for a mortgage loan. **Call our Homeownership Coordinator Sharon @ 287-1059 for more program information and to see what is needed to be eligible.**

The establishment of a clear, central purpose or goal in life is the starting point of all success.
-Brian Tracy

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287-1060**

Call us today!

-HEALTH-

Are you looking to improve your health and energy in the New Year? The **Treasure Valley YMCA** offers reduced-price memberships and scholarships to people and families that qualify. Your income and other extenuating circumstances are taken into consideration. The Treasure Valley Y believes that everyone, regardless of their financial situation, deserves access to their services. **Membership Benefits:** YMCA Full-facility membership includes full access to all four Y facilities as well as:

- Six full-facility guest passes per year
- Health & Fitness Classes, such as Aerobics, Dance, Cycling, and Weights
- Yoga
- Use of the Lap Swim and Recreation Pools
- Water Exercise Classes
- Area devoted especially to youth
- Complimentary half hour session with an in-house Saint Alphonsus physical therapist
- Complimentary single session Fitness Orientation to exercise systems or group exercise classes (land or water based), or complimentary multiple session Wellness for Life program designed to help you in your commitment to a healthier lifestyle!
- Use of the Climbing Wall, Basketball Gym, and Racquetball Courts.

**Downtown Boise
Branch**
1050 West State Street
Boise, ID 8370
208-344-5501

West Y—Boise Aquatics Center
5959 North Discovery Pl.
Boise, ID 83713
208-377-9622

Homecourt Branch
936 Taylor Avenue
Meridian, ID 83642
208-855-5711

Membership is a wonderful gift you can give yourself and your family for a healthy and happy year!

Wishing you much success and happiness in 2012!