



# Volunteering

Volunteer (definition): somebody who works for nothing: somebody who works without being paid. Someone who serves in a community or for the benefit of natural environment because they choose to do so.

## Ways to Help Other People by Volunteering

- Homeless Shelters
- Food Banks
- Habitat for Humanity
- State Parks
- City Programs
- Helping Others Learn to Read
- Hospitals
- Libraries
- Senior Citizens Centers
- Animal Shelters
- United Way
- Red Cross
- Salvation Army
- Environmental Organizations
- Political Campaigns
- Web Site Creation for Small Charities and Organizations

If you are like most people, there are simply too few hours in a day. You have many demands on your time, from doing what your boss wants to doing what your children want. And with all that is already filling your schedule, you can't see how you can become a volunteer, even if you want to help solve community problems. Here's a unique idea that has many benefits: become a volunteer along with some or all of you family members. You'll enjoy quality time, a common bond, getting to know each other in new ways, and being a wonderful role model!

### Participant of the Quarter

Kristin joined the FSS Program on July 1, 2005. She started with no income and had some personal and financial barriers she was trying to overcome. Kristin has not given up even when events kept trying to trip her along the way. She will not allow anything to get in her way. Recently she accepted a job in Salem, has found suitable housing for her family, and is raising two wonderful children! Sometimes life requires taking a step back and reassessing your situation in order to move forward. I think Kristin does just that. She is wonderful at seeking resources that will take her one more step forward! Way to go Kristin!

## FSS Updates due Thursday, July 12, 2007

HUD requires us to have quarterly contact with each family on the FSS Program. This is a great way for us to keep track of the goals you've completed and adjust any that may have changed. Rather than require each family to meet with us every three months, we ask that an FSS Update be completed instead. We understand that families may have a busy schedule and don't have time to come down to the Housing Authority every three months. When you get your FSS Update, please return it by the deadline to make sure you are in compliance with your FSS Contract. You may complete the form in writing, by calling your FSS Coordinator, or emailing the information to us.

Please remember that failure to return the FSS Update by the deadline may result in termination of the FSS Contract of Participation. Feel free to contact your Coordinator if you have any questions or concerns.

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# GOAL SETTING/ORGANIZATION

Do you remember the term SMART Goals from your Financial Fitness class? SMART Goals means:

Specific

Measurable

Achievable

Results-Oriented

Time-Related



How long has it been since you've written down your goals; short-term, mid-term, and long-term goals? Let's take a look at an example of an effective way to help you obtain your goals:

Let's suppose you would like to start paying all of your monthly bills on time, each month. Now let's break it down into the SMART Goal:

Specific—Write out each bill, how much is due, and when it is due.

Measurable—Keep a record, such as a check register, showing when the payments were made. You can also write when the payments were made on your written budget.

Achievable—Review your current income and spending. Do you have enough money coming in each month to pay your bills when they are due? Do you need to increase your income or cut back on some of your spending?

Results-Oriented—What results will you get by setting this goal? Saving money by

not having to pay late fees, a sense of security that your bills are paid, pride in accomplishing this goal, etc.

Time-Related—Set the goal for a three-month period at a time. For three months, track your progress. Review your results and track for another three months. This way, you'll be able to look back and make any necessary changes to your SMART Goals.

Using the SMART Goal approach will work with just about any goal you have. It's very important to follow this or similar steps when setting your goals. Staying organized and writing your goals down helps the process go smoothly and is less stressful. Good luck and start setting those goals!

## ASK MAX—CREDIT ADVISE FROM EXPERIAN

Dear Max,

I am currently trying to raise my credit score. I have read that it will go up if I can get my credit card balances to below 50% of their limits. - NGA

Dear NGA,

Reducing high credit card balances should help increase your credit scores because it shows you have better control of your debt and that you aren't buying beyond your income.

Low balances mean lower payments.

That reduces the likelihood that you will miss payments or get into trouble.

Low balances as compared to your credit limits also results in a low debt-to-limit ratio, which I have discussed in previous columns. A low debt-to-limit ratio is an indicator of low lending risk, which will be reflected positively in credit scores.

When you can pay in full each month, you also eliminate those expensive interest costs, enhancing your financial well-being.

The other important fact about reducing your balances is that you will almost certainly improve your physical well-being, too. As your balances go down, so does the pressure to meet the payment requirements, which results in reduced stress and even better physical health.

In the long term, your credit history will improve and you will be a much happier, healthier individual.

Thanks for asking.

## WHAT IS REQUIRED TO GRADUATE FROM FSS?

Completion of the contract occurs when the Housing Authority determines that:

- (1) the family has fulfilled all of its responsibilities under the contract; or
- (2) 30 percent of the family's monthly adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies.

What does this mean in terms we can all understand?

After all of your goals are complete and if you haven't received the TANF grant in the last year of your contract, you graduate from the program.

OR

In most cases, if you start paying all of your rent, you will automatically graduate from the program. Even if you haven't completed all of your goals, you still

graduate!

Are there any restrictions on the escrow money I receive? No ~ you can spend the money however you want. While you are on the FSS Program you will have set goals that hopefully will guide how you spend your escrow.

