

SUCCESS STORIES

FAMILY SELF-SUFFICIENCY PROGRAM GRADUATES

Clarisa enrolled in the Family Self-Sufficiency Program program (FSS) with the goal to obtain full-time employment and a higher education. She developed a career plan with help from her FSS coordinator, and in five short years she received her A.A. Degree in Criminal Justice. She then advanced to a B.A. Degree in Operations Management. Clarissa's hard work and commitment truly paid off. She now has a job with full benefits for herself and her children, and plans on pursuing a Masters Degree. She said that the FSS program motivated her to become self-sufficient and she intends to pursue homeownership.

Congratulations Clarisa!



**Clarisa (right) with
FSS Coordinator Rosemary Uribe**



**Lydia (right) with
FSS Coordinator Yolanda Valdez**

Lydia is a single mother of five who has made great strides in her life. Since enrolling in the Family Self-Sufficiency Program, she has increased her education, improved her job skills and doubled her pay. Lydia is currently employed at General Atomics as a Composite Technician II, directly working on airplanes. In addition, Lydia attended Community HousingWorks First-Time Home Buyer workshop and will be using her escrow funds from the FSS program, in combination with funds from the Aspire asset building program, to buy a home.

SERVICE ANNOUNCEMENT

Attention future high school juniors

Do you know a youth interested in serving your country, if so, a Page position may be right for you. Pages has been serving the House of Representatives for nearly two hundred years.

High school juniors with a GPA of 3.0 or higher in core academic subjects may apply to work as Pages in the U.S. House of Representatives for a fall or spring appointment. There is no GPA requirements for Pages who work during the summer semester. While serving the House, Pages live in Washington D.C. at the Page Residence Hall, a few blocks away from the Capitol. For more information about what the duties a Page position entail and for other requirements go to <http://pageprogram.house.gov/index.html>

INSIDE THIS ISSUE

- TRAINING 2
- EMPLOYMENT 3
- FINANCIAL FITNESS 4,5
- HOMEOWNERSHIP 6
- FAMILY RESOURCES 7
- FSS INFORMATION 8



SAN DIEGO CITY COLLEGE'S COMPUTER BUSINESS TECHNOLOGY (CBT) PROGRAM

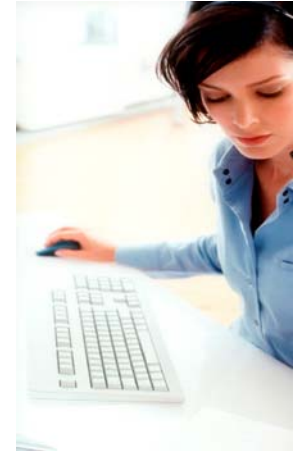
NEED TO UPDATE YOUR OFFICE COMPUTER SKILLS?

San Diego City College's Computer Business Technology Program offers up-to-date software application classes in Microsoft Windows Vista and Microsoft Office 2007.

- Access • Excel • Internet
- PowerPoint • Typing • Word

The San Diego City College CBT Center
1313 Park Blvd., Room T330
619.388.3130

Summer classes at San Diego City College
session begins June 16, 2009



For more information, go to www.sdccd.edu and click on class schedule

Have you thought about opening your own small business?

The San Diego Housing Commission and Southwestern College Small Business Development Center are teaming up to bring you a **FREE** workshop that will give you the tools you need to start your own business.

Workshop topics include:

- Small business start up
- Marketing for small business
- Bookkeeping for small business



Date: Saturday, April 4, 2009

Time: 10:00 a.m.-12:00 p.m.

Location: Southwestern College Small Business Center
880 National City Blvd., National City, 91950

Parking: Student parking structure located on Roosevelt Ave.

RSVP: Deb Furlong by April 2, 2009 at 619.578.7459

(Workshop is required for Aspire, AFI-Aspire small business participants)

Summer employment tips for teens

Before your teen starts working, make sure he/she gets a work permit if he/she is under 18. Work permits can be obtained from local high schools or from San Diego City Schools, or log on to www.workforce.org, click on “youth,” click on jobs and internships and scroll down for information about potential employers. Make sure the potential employers is a legitimate company, and contact the Better Business Bureau to find out if the company has any claims filed against it.

Develop a plan with your teen regarding transportation to and from work. If they will be using public transportation, or accepting rides from family and friends, get as much information as you can about bus routes (alternate routes, too), bus numbers, drop-off and pickup procedures and times, and determine which family members and friends you will allow your teen to ride with.

If your teen is driving to work, go with them for a test run, so you know the route they will take each day to work. Review basic driving and safety procedures as well as how to access roadside service in the event of a breakdown or emergency.

When your teens begin interviewing, have them outline where they are going and whom they will be interviewing with. This is to ensure their safety. It also assists them with follow-up.

Ask your teens to provide you with a copy of their weekly work schedule so you have information available in case of an emergency.

Make sure your son or daughter’s employer has your contact information. Drop in at the work site, and introduce yourself to the manager or supervisor so they feel comfortable with you, should a problem or emergency arise.

If your son or daughter is taking a summer school class, keep an eye on them to make sure they are not too overwhelmed with school and work. Make sure they have time to study and rest, and ask their teacher to notify you if your teen is having difficulty keeping up with homework and assignments.

Assist your son or daughter in setting up a savings account before they start their job. Go with them to the bank, and ask for information/procedures for making a deposit, earning interest and obtaining an ATM card.

For many young people, their first summer job can be very intimidating and overwhelming. Be there to listen when they get home from work, and show interest in what they are learning. Ask questions and suggest they go to their supervisor regarding any problems or concerns they may experience.

San Diego Workforce Partnership

Employment Opportunities

<p>San Diego Career Fair Tuesday, June 9, 2009 11:00 a.m. to 2:00 p.m. San Diego Convention Center</p> <p>11 West Harbor Dr. San Diego, CA 92101</p>	<p>Pala Casino Spa and Resort will be hiring 150 employees to staff two new restaurants. For more information, go to</p> <p>www.palacasino.com/ employment</p>	<p>Barona Valley Resort and Casino is opening two new restaurants this spring and is looking to hire 100 people. For more information go to</p> <p>www.barona.com/about/ employment.html</p>
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FAMILY SELF-SUFFICIENCY PROGRAM

FREE FINANCIAL FITNESS WORKSHOPS



CitiBank
3910 University Ave



San Diego Housing Commission
1122 Broadway Ste 300



US Bank
5530 Napa St



April – June 2009

Tuesdays 6:00 pm - 7:00 pm at San Diego Housing Commission

ABC's of Credit	April 7	What is credit, types of credit, the difference between good and bad credit, how to obtain and read a credit report. <i>Facilitator: Novadebt</i>
Earned Income Tax Credit	April 21	What is Earned Income Tax Credit? Learn who qualifies and the difference between a tax credit and a tax deduction. <i>Facilitator: Novadebt</i>
Banking On it & Keeping it Safe	May 5	Learn how to keep your money safe and your rights as a consumer. <i>Facilitator: US Bank</i>
Pay Yourself First	May 19	Saving money is an important part of building your financial future, learn tips on how to get started. <i>Facilitator: US Bank</i>
Controlling Your Expenses	June 2	Learn the purpose of a budget and savings plan, how to track expenses, and setting achievable financial goals. <i>Facilitator: Springboard</i>
Loan to Own	June 16	Become familiar with the characteristics of consumer installment loans. <i>Facilitator: Springboard</i>
SATURDAY 10:30-11:30 am (Third Saturday of the Month)		
To Your Credit	Saturday April 18	Understand your credit report and build a positive credit history. Learn how to obtain your credit report, repair problematic credit, and other useful resources. <i>Facilitator: US Bank Location - 5330 Napa Street San Diego, CA 92110</i>
Taking Control of Your Financial life	Saturday May 16	Gain control of your financial life. Determine where you are financially, where you want to be, and how you are going to get there. <i>Facilitator: Citibank Location - 3910 University Avenue San Diego, CA 92105</i>
Predatory Lending	Saturday June 20	Identify and understand the latest predatory lending practices and how to avoid them. <i>Facilitator: Citibank Location - 3910 University Avenue San Diego, CA 92105</i>

Springboard Shares Tips on Unemployment and Underemployment



Springboard, a nonprofit consumer counseling agency, shares answers to the five most common questions for the unemployed and underemployed. With the economy in turmoil, more and more people are facing sudden unemployment. People have many questions, and often request help getting by. Listed below are just a few of the most common questions. There's much more free educational material, personal budget planning tips and budget calculators available at their web site, www.credit.org. They also have a full staff of experienced, compassionate credit counselors who can help answer any of your questions.

1. **Should I tap into my 401(k)?**

When people find themselves suddenly unemployed, they are usually eager to replace their lost income as fast as possible. Unfortunately, when new jobs are scarce, it's all too tempting to reach into retirement savings to make ends meet. We urge anyone in financial crisis to avoid cashing in their retirement accounts early. Using a 401(k) for living expenses should be a last resort. Tapping into your 401(k) early will leave you strapped when you need those funds most – in your retirement. Also, that money (if not repaid within set guidelines) will be treated as taxable income, so you'll be throwing a significant amount of your money away on taxes and early withdrawal penalty fees.

2. **What do I do about health care coverage? What is COBRA?**

COBRA is a federal law pertaining to employers with more than 20 employees, but some states extend eligibility to smaller employers. COBRA allows you to stay on your employer's health care plan after you lose your job. You're responsible for the costs of the coverage, but this will keep you insured while you are between jobs. The catch is that employers no longer pick up a share of your premium, so you'll likely see a dramatic price hike.

When you are laid off, check with your human resources department before you leave; they can give you the information you need to make sure you apply for COBRA coverage within the required deadlines. If you don't enroll right away and have a medical emergency, you may be able to sign up for coverage if it's within 60 days, but you'll have to pay the required coverage since the time you left your job.

3. **What about claiming unemployment benefits?**

If you are laid off, you should check with your state unemployment office and inquire about filing a claim. If your termination was other than a lay off, it is wise to check if claiming unemployment benefits may still be available to you.

4. **What happens to my unemployment benefits if I get a part-time job?**

This will vary from state to state. You should check with your state unemployment office and find out how part-time employment will affect your benefits.

5. **What should I do about my debts while I am unemployed?**

A credit counselor may be able to help you negotiate lower payments that can help you through a financial crisis.

Whatever your debt situation, it's crucial that you not use credit cards as a substitute for income. Borrowing money for living expenses can turn a short-term crisis into a catastrophe. Seek help from a qualified non-profit counseling agency to avoid letting debt drag you into financial ruin.

Free First-Time Home Buyers Orientation

Buying a home can be exciting and enjoyable, and sometimes a little intimidating. As an FSS Participant, you are already working on a career plan that will lead you to economic self-sufficiency.

We want to take the fear out of looking into buying a home and show you how homeownership can become a reality for you.

Do you:

- Want to buy a home?
- Want to know where to start?
- Want information about home loans or grants?
- Want information about the credit that you need to qualify for a loan?

Then plan to attend a First-Time Home Buyer Orientation.

Place/lugar:

1122 Broadway, Suite 300
San Diego, CA 92101

Orientacion en Español

Martes, 19 de Mayo, 2009
5:30 p.m. - 7:00 p.m.

English Orientation:

Tuesday, June 16, 2009
5:30 p.m. - 7:00 p.m.



Please bring a picture identification with you.

No appointment is necessary.

Remember that knowledge is power; the more you know about home buying opportunities, the closer you get to homeownership.



FINANCIAL FITNESS & HOME BUYER TRAINING

Financial Fitness (FF)

**This 6-hour workshop
will help you to:**

- Establish S.M.A.R.T. goals with small steps to reach them
- Obtain a copy of your credit report with a FICO Score
- Obtain tools for improving credit score
- Create a plan to reduce debt

Workshop Dates

Saturdays 8:30 a.m. - 3:30 p.m.

April 18 *English*

May 16 *English*

June 20 *English*

Cost: \$20 (\$10 for HBE Grads)
Breakfast and lunch provided

Place: **4305 University Ave
Conference Room 610
San Diego, CA 92105**

To register, call 760.432.6878 x 5456

Home Buyer Education (HBE)

**This 8-hour HUD certified workshop
will help you to:**

- Qualify for reduced rates with some lenders
- Learn about Community HousingWorks loan products, counseling, and deferred down payment loans
- Answer common homebuyer questions
- Go over the process of buying a home

Workshop Dates

Saturdays 9:00 a.m. - 5:00 p.m.

April 4 *English*

April 18 *Spanish*

May 2 *English*

May 30 *Spanish*

May 16 *English*

June 27 *Spanish*

June 13 *English*

Cost: \$40 (\$20 for FF Graduates)
Includes a workbook and lunch

Place: **4305 University Ave
Meeting Room 640
San Diego, CA 92105**

To register, call 619.282.6647

KIDCARE EXPRESS MOBILE MEDICAL UNIT (MMU)

The MMU is in your community bringing you and your family...



HEALTH CARE

The MMU provides the following services:

Sick Care

Physicals Vision Screening Birth Control
Immunizations Health Screening Pregnancy Test
Health Education Hearing Screening Gynecological Services

If you have questions about the Mobile Medical Unit or would like to know when the Unit will be in your community, please call 619.515.2357



*A Family Health Centers of San Diego and
San Diego Housing Commission Partnership*



Health Center to focus on women, children

The San Ysidro Health Center plans to open a 28,000-square-foot, integrated care facility this month that caters exclusively to women and their children.

The \$18.6 million Maternal and Child Health Center will offer health and medical services to women through pregnancy, childbirth and child rearing. It will better prepare young children for school with immunizations, pediatric dentistry, parent support classes, and behavioral and speech evaluations. About 28 percent of the San Ysidro Health Center's patients are 5 or younger.

The new center has 28 exam and treatment rooms, and four triage and three nursing stations. There will be seven offices for doctors and work areas for an additional 18 doctors and dentists.

There are 81 parking spots and new landscaping, including dozens of trees, plants and vines. The center has two classrooms for group health classes and one nutrition and cooking classroom. The center is considered a health safety net for low-income residents. For more information, call the main number at 619.662.4100 or the appointment number at 619.662.4123.

FAMILY SELF-SUFFICIENCY

EXTENDED HOURS

The FSS Program has Extended Hours to better serve participants who have daytime commitments. Extended Hours are at 6:00 pm on:

April 7 and 21
May 5 and 19
June 2 and 16

1122 Broadway, 5th Floor
 San Diego, CA 92101

Extended Hours are by appointment.
 Please call your coordinator.

You can access underground parking from 11th Avenue. We will validate your parking!

We are unable to accommodate children at Extended Hours meetings. Please call Teresa in advance at 619.578.7469 if you need help with your childcare expenses during Extended Hours.

FSS CAREER PLANNING WORKSHOP

If you are in the Family Self-Sufficiency Program (FSS) your contract requires you to attend a mandatory workshop to be eligible for the full benefits of the program, graduate from the program, and to receive the funds from the escrow account established in your name, if eligible.

If you have fulfilled this component of your contract, you are not required to attend another workshop. For further information or details, please call your coordinator. To reserve a spot, please wait until you receive a letter in the mail.

Upcoming workshops:

June 13, 2009 and October 24, 2009

Deb Furlong	619.578.7459
Alejandra Inzunza	619.578.7465
Megan O'Dowd	619.578.7456
Joe Piluso	619.578.7458
Rosemary Uribe	619.578.7454
Yolanda Valdez	619.578.7460

Workforce and Economic Development Mission
Helping Families Achieve Self-Sufficiency & Financial Stability



1122 Broadway • Suite 300 • San Diego, CA 92101
 Workforce and Economic Development