

SUCCESS STORIES

FAMILY SELF-SUFFICIENCY PROGRAM GRADUATES

Andrea is proof that when a person sets their mind to something, nothing is impossible. For five years Andrea worked for the County of San Diego, but her dream was to eventually have her own hair salon. Being a single parent of three, she had to overcome some hurdles. While still working for the County of San Diego during the day, Andrea took cosmetology classes five nights a week. In 2006, after completing her cosmetology courses, she earned her cosmetology license, resigned her job of five years, and is currently working in a 24-seat hair salon. Andrea also works in one of the esthetician rooms, where she works with cancer patients. Andrea is designing her own website and hopes to have it ready in early 2009. She feels that the FSS program is very good for someone who is goal-oriented. One of her next goals is to move out of assisted housing and buy a home.



Andrea (left) with
FSS Coordinator Deb Furlong



Kadra (right) with
FSS Coordinator Rosemary Uribe

Kadra is a single mother of six children, four of whom are still living at home. All six of her children are either college educated or attending college. When she enrolled in the FSS program, Kadra was a full-time student pursuing a teaching career at Mesa College. She received a Certificate of Achievement in Child Development at Mesa College, and eventually received her A.A. in Child Development. While attending Mesa College, Kadra worked part-time as a substitute teacher and was eventually promoted to associate teacher. She also worked as a case manager for one year. Kadra now works part-time as a pre-school teacher, and operates her own childcare business as well. Kadra expressed her appreciation for the FSS program, stating it helped her reach her goal of owning a childcare business.

SERVICE ANNOUNCEMENT

PHADA Scholarships - \$5,000 and \$7,000

Public Housing Authority Directors Association (PHADA) scholarships are available to students receiving housing assistance, such as Section 8 from the San Diego Housing Commission. If you are a high school senior, and have a "B" average overall GPA, call Alejandra Inzunza by **January 5, 2009** at 619.578.7465 for application details. There are other requirements, but you may still be in time to obtain the necessary documentation. The deadline is January 19, 2009. Make the call today!

Need other options for money for college?

You can conduct a free scholarship search using the internet. Log onto www.fastweb.com

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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
Monday - Thursday, 10:00 a.m.- 6:00 p.m.

Spring classes at San Diego City College
Interession classes January 5-31, 2009
16-week session January 26-May 23, 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, January 17

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 January 13, 2009 at 619.578.7459

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

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*



The Real Cost of Payday Loans

Late fees and interest add up

Payday lenders charge an average of \$15 for every \$100 they lend. If you do not pay off that loan and the lending fee in two weeks, another \$15 is added as a late fee. A \$100 loan could become a \$130 debt in just two weeks!

Here is Kim's situation:

- Kim's bills are due
- Kim needs cash to pay off her bills
- Kim gets a payday loan
- Kim pays her bills
- Kim gets paid from work
- Kim owes a big portion of her pay to the payday lender
- Kim's bills are due again
- And the cycle repeats

If Kim borrows \$100, this is what happens:

Original Loan:
\$100+\$15 fee = **\$115**

After 2 weeks:
\$100+\$15 fee + \$15 late fee = **\$130**

After 1 month:
\$100+\$15 fee + \$30 late fee = **\$145**

After 3 months:
\$100+\$15 fee + \$90 late fee = **\$205**

After 6 months:
\$100+\$15 fee + \$180 late fee = **\$295**

Kim's \$100 loan turns into a \$295 debt after six months.



That is nearly three times what she originally borrowed! You should also know that payday loans are not considered "real loans." Paying them off on time will not build a good credit history. However, not paying the loan will negatively affect your credit.

Without a positive credit history, it will be difficult to get a loan from a bank, get a credit card, or buy a car.

FAMILY SELF-SUFFICIENCY PROGRAM

FREE FINANCIAL FITNESS WORKSHOPS



CitiBank
3910 University Ave



San Diego Housing Commission
1122 Broadway Ste 300



H&R BLOCK®



Tuesdays 6:00 p.m. - 7:00 p.m. at San Diego Housing Commission

ABC's of Credit	January 13	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	January 27	What is Earned Income Tax Credit? Learn who qualifies and the difference between a tax credit and a tax deduction. <i>Facilitator: H & R Block</i>
To Your Credit	February 10	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</i>
Taking Control of Your Financial life	February 24	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: Novadebt</i>
San Diego Saves Week 2/23-2/27	Thursday February 26	4-5 pm - Pay Yourself First Workshop: Saving money is an important part of building your financial future. Learn tips on how to get started. <i>Facilitator: Novadebt</i>
Predatory Lending	March 10	Identify and understand the latest predatory lending practices and how to avoid them. <i>Facilitator: Springboard</i>
Controlling Your Expenses	March 24	Learn the purpose of a budget and savings plan, how to track expenses and setting achievable financial goals. <i>Facilitator: Springboard</i>
SATURDAY 10:30 a.m.-11:30 a.m.		
Loan to Own	Saturday Jan 17	Become familiar with the characteristics of consumer installment loans. US Bank Location - 5330 Napa Street San Diego, CA 92110
Banking On it & Keeping it Safe	Saturday Feb 7	Learn how to keep your money safe and your rights as a consumer. Citibank Location - 3910 University Avenue San Diego, CA 92105
Pay Yourself First	Saturday March 14	Saving money is an important part of building your financial future. Learn tips on how to get started. Citibank Location - 3910 University Avenue San Diego, CA 92105



America/San Diego Saves is a national campaign encouraging individuals and families to build wealth through personal savings and debt reduction. The goal is to help and encourage all San Diegans build financial security by paying down debt, building an emergency fund, saving for a home, education and/or retirement and

saving for their future.

The third annual *America/San Diego Saves Week* is scheduled for **February 22-March 1, 2009**.

Savers who enroll via the Internet (<http://www.sandiegosaves.org/enroll>) will receive an email welcoming you to *America/San Diego Saves*, with links to the "Build Wealth, Not Debt" brochure, information on savings products, a certificate of enrollment and the latest edition of *American Saver*, a quarterly newsletter. The new-member email will also include information on how you can receive free advice over the phone or by email from a financial planner.

The San Diego Housing Commission is pleased to host the workshops below during America/San Diego Saves week:

Date: Tuesday February 24, 2009

Topic: Taking Control of Your Financial Life

Time: 6:00 p.m. - 7:00 p.m.

Facilitator: Novadebt

Date: Thursday, February 26, 2009

Topic: Pay Yourself First

Time: 4:00 p.m. - 5:00 p.m.

Facilitator: Novadebt

Note: Parking validation is available and workshops satisfy AFI-ASPIRE workshop requirement. Please bring your photo identification and check in with security.

A Few America/San Diego Saves General Tips:

- Save your loose change. Putting aside fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund.
- Never purchase expensive items on impulse. Think over each expensive purchase for at least 24 hours.
- Shop for food with a list and stick to it. People who do food shopping with a list, spend much less money than those who decide what to buy when they get to the food market.
- Make your monthly credit card payment on time. The \$30-35 you save by not being charged a late fee each month on one card would save you most of the money you need for \$500 in emergency savings.
- Use only the ATMs of your bank or credit union. Using the ATM of another financial institution once a week could well cost you \$3 a withdrawal or more than \$150 over the course of a year.
- Keep your car engine tuned and its tires inflated to their proper pressure. Doing both can save you up to \$100 a year in gas.
- Look for sales at discount outlets. There are huge price differences between clothing on sale at discount stores and those sold regularly at many department and specialty stores.
- Research free or inexpensive entertainment in your community. Use local newspapers and websites to learn about free or low-cost parks, museums, film showings, sports events, and other places which you and your family would enjoy.

Free First-Time Home Buyers Workshop

Buying a home can be both 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 home ownership 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:

1122 Broadway, Suite 300
San Diego, CA 92101

Time/Hora:

6:00 p.m. – 7:30 p.m.

English Orientation Dates:

Tuesday, January 27, 2009
Tuesday, March 2, 2009

Spanish Orientation Dates:

Martes, 24 de Febrero 2009

For more information and to reserve a seat, please call Yolanda at 619.578.7460. Please bring a picture identification with you.

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 9:00 a.m. -3:00 p.m.

January 17 *English*
February 21 *English*
March 14 *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.

January 17 <i>English</i>	January 31 <i>Spanish</i>
January 24 <i>English</i>	February 28 <i>Spanish</i>
February 27 <i>English</i>	March 28 <i>Spanish</i>
March 21 <i>English</i>	April 18 <i>Spanish</i>
April 4 <i>English</i>	

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

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

To register, call 619.282.6647

Earned Income Tax Credit Information

If you qualify for the Earned Income Tax Credit (EITC) you can get as much as \$4,824 back just for filing your income tax return! To get money back through the EITC, you need to work full or part-time and make less than a certain amount of money. If you qualify, you can owe less in taxes and maybe even get money back. You don't have to owe any money for taxes to get the EITC.

The Earned Income Tax Credit is refundable federal tax credit for low to moderate income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a

tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for medicaid, supplemental security income (SSI), food stamps, low-income housing or temporary assistance for needy families payments (TANF).

For more information, visit the IRS website at www.irs.gov/eitc



Did You Know?

Jacobs Center is hosting an EITC Workshop on Saturday, January 31, 2009 from 10:00 a.m.- 11:00 a.m. at the Jacobs Center.

For further information and/or to RSVP for the workshop, call (619) 527-6161 ext 111. Please RSVP by January 8, 2009.

Totally FREE Federal Tax Return!



The San Diego Housing Commission, in partnership with Home Start Inc., will be offering free on-site tax assistance on the following dates and by **appointment only**:

January 27, February 10, February 24,
March 10, and March 24
Appointments available
5:00 p.m. - 6:30 p.m.

San Diego Housing Commission
1122 Broadway
San Diego, CA 92101

What you need to bring with you:

- A Social Security card or Individual Taxpayer Identification Number for each family member
- A valid California ID
- And all items listed to the right that apply to you
- W-2 Forms for all jobs worked in 2008
- All 1099 forms for all jobs worked in 2008
- Child care provider name, address, and tax ID number
- Any other tax-related documents you have received
- A copy of last year's tax return
- All adults on your return need to be present to sign

To set-up an appointment please contact Linda Brown at 619.578.7453
To locate additional sites offering free tax preparation, contact the IRS at 1.800.829.1040

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:

January 13 and 27
February 10 and 24
March 10 and 24

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 for 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, please call Teresa Guzman at 619.578.7469. You may also contact your coordinator for further information or details.

**Upcoming workshops: February 28, 2009,
 June 13, 2009, and October 24, 2009**

Deb Furlong	619.578-7459
Alejandra Inzunza	619.578.7465
Megan O'Dowd	619.578.7456
Rosemary Uribe	619.578.7454
Yolanda Valdez	619.578.7460



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

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