

SUCCESS STORIES

Family Self-Sufficiency Program Graduates



Sabrina Hahnlein with
FSS Coordinator Deb Furlong

Sabrina is a single mother with two children living at home. When she signed up with the FSS Program, she was making \$8 an hour as a part-time Teachers Aide, and had plans to become a teacher. Sabrina started working for a petroleum company in the billing department, and then moved to the front office. When the company was purchased by General Petroleum, everyone was laid off...except Sabrina. She was the only employee called back to work for the new company. Having completed Management Skills Courses, she now works full-time as an Office Manager, earns \$22.50 an hour, has excellent benefits, and even receives free gasoline each month. Although Sabrina did not become a teacher, she is very happy with her job and looks forward to having a good future. She is now considering purchasing a condo with her escrow account.

When Divian Contreras joined the FSS Program, she was facing tough times, being a single mother and continuing to learn English. At the time of her enrollment, she was working as an



Divian Contreras with FSS
Coordinator Carol Conger-Cross

Administrative Assistant. Since then, she has earned an A.A. degree from a local college and a B.S. degree in Political Science from a local university, and she is currently taking classes to obtain her Paralegal Certificate. She has even started her own business as a business consultant! This amazing woman has also served as a member of the Housing Commission's Resident Advisory Board. Divian not only accomplished her educational and employment goals, but she has also realized her personal dream of becoming a homeowner - she recently purchased a condominium, becoming the first Aspire Program participant to become a homeowner!

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Moving from Public Housing?

If you live in Public Housing and are planning on **moving**, please contact your FSS Coordinator:

| | |
|--------------------|--------------|
| Alejandra Inzunza | 619.578.7465 |
| Carol Conger-Cross | 619.578.7458 |
| Deb Furlong | 619.578.7459 |
| Megan O'Dowd | 619.578.7456 |
| Rosemary Uribe | 619.578.7454 |

Using Your Foreign Degree in the United States



South County Career Center and Southwestern College can help graduates of foreign colleges and universities explore their options in using their degrees in the United States.

Register for a course to learn about:

- The United States Educational System
- How and when transcripts need to be evaluated
- State Licensing and Credentialing
- English Language Proficiency
- Professional Networking
- Graduate Study Options

The next course will be offered on **Wednesday, November 14, from 5:30-8:30 p.m.**

You must pre-register to attend the class. For more information, contact South County Career Center at 619.628.0328.

Set Up a Licensed Childcare Business in Your Own Home!

Have you ever thought about offering childcare in your home? Learn more about this potential career path by taking a **FREE professional training program** offered by the Southwestern College Family Resource Center.

ABOUT THE PROGRAM:

- All coursework is in Spanish
- Low-income persons are eligible
- Child Development & Business non-credit courses
- Most fees, materials and other services are included
- FREE benefits: Business Counseling, Mentoring Program, Loan Program, etc.
- Group size is limited. Priority acceptance for National City residents. Childcare is available (limited space).
- The program is offered from **March 3 - May 30, 2008, on Mondays to Fridays from 9:00 a.m.-1:00 p.m.**



ATTEND AN INFORMATION SESSION:

Attendance at the Spanish Session is required in order to apply.

**Monday, October 15
9:00-10:30 a.m.**

RSVP required. Call 619.216.6672.

Application Assistance will be offered after the Information Session. (Limited childcare will be offered, 2-5 years old, must be own children).

**South County Regional Education Center
800 National City Blvd.
National City, CA 91950**

(Corner of National City Blvd. and 8th Street. Street parking is free. Or purchase a \$3 pass at dispenser next to 2nd floor elevator in the parking garage.)

How to Help Your Teen Get a Job

By: Janet Hoff, San Diego Workforce Partnership

Parents often call us for the secret to helping their teens find a job. The answer is simple: Your teens should follow the same steps as adults when searching for a job.

Teenagers do not know unless they are told that employers are very busy. The job hunt does not end after one job application is turned in. Teenagers must show that they are responsible and eager to work by asking to introduce themselves to the store manager at the time that they turn in their applications. They must also apply to more than one business (try 10-15!), and they must follow-up with at least one phone call for every application submitted.

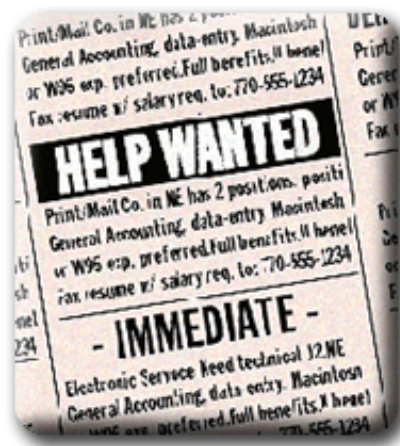
It is important that your teens make an excellent impression every time they come into contact with anyone at the business where they are applying. This includes cashiers and receptionists (remember, co-workers talk!). When turning in applications, teens should dress the same as they would for an interview. They should be polite to everyone and show their most mature side for the best impression.

Interview clothes do not necessarily have to be a suit and tie, or a dress and nylons. However, teens need your help

determining what appears professional for applications and interviews.

Teens will not make a good impression if they wear a T-shirt, jeans, and flip-flops to an interview.

Boys should wear a button-down or collared shirt, or sweater, with dark slacks. Khaki pants are okay if they do not have cargo pockets and are ironed. Girls can wear khakis/pants or a skirt, but mini-skirts are not okay. Girls should also be cautious not to show too much cleavage or a bare midriff. Finally, tell your



teen to leave the bling at home, until they find out that company's dress code policy. You can help your teen get ready for professional contact with adults by practicing a dry, firm handshake and good eye contact. Teens may love to talk about themselves, but they have a very difficult time introducing themselves with confidence.

Make sure your teens are ready with something to say before you turn them loose to meet employers. Usually, the first question asked in an interview is "tell me about yourself." Unless your teens have practiced a short introduction about themselves, they will look unprepared.

Tips for Your Teen's Job Search

- Look for jobs with employers that hire seasonal help, such as movie heaters, local amusement parks, hotels, malls and shopping centers.
- Check job postings at school career centers, newspapers, and the Internet.
- Look for opportunities in your neighborhood to provide babysitting, dog walking, gardening, and running errands.
- Identify what days and hours you can work before applying for jobs.
- Consider transportation, costs associated with employment including uniforms and any tools/equipment needed, and determine how you will cash your paycheck.
- Don't apply for jobs with friends and/or family members present.
- Your applications will be neat and complete if you use a personal application that fits in your wallet as your guide. You should be ready for applications by writing down the complete names and phone numbers of 3-4 references you plan to use. Don't use family as references.
- Keep a log of all the applications you submit, including the date, and map out your next steps. Remember, follow-up with employers up to three times each, after completing an application or interview.

Be Aware of the Universal Default Clause

If you own a credit card, you probably know by now that if you are late with a payment, the credit card company will charge you a late fee in addition to raising your interest rate. However, you may not be aware that they can raise your interest rate if you have made a late payment on any of your OTHER cards, including those issued by other companies. Your interest rates run the risk of skyrocketing up to 30 percent or more if you make a late payment on your car loan, mortgage or even your phone bill.

Read the Fine Print

If this applies to any of your current credit cards, the details can be found in the fine print of your credit card agreement and is called the “Universal Default Clause,” according to the Institute of Consumer Financial Education. Currently, about 40 percent of credit card issuers apply this policy to their customers.

Generally, a Universal Default Clause states that a creditor reserves the right to penalize you with an increased interest rate if you are late on a payment to any other creditor. They justify this practice because they feel, in theory, if you pay any of your creditors late, you pose a greater risk and are less likely to pay your debt to them. Your creditors also have the right to routinely monitor your credit file. According to a recent study by Consumer Action, the top three default triggers that cause your interest rates to spike are a decline in credit rating, paying your mortgage late and paying your car loan late.

Did You Know?

Your interest rates run the risk of skyrocketing up to 30 percent or more if you make a late payment on your car loan, mortgage or even your phone bill.



How to Protect Yourself

You can protect yourself from interest rate hike triggers by keeping the following in mind:

1. **Stay away from credit cards with a universal default clause.** This means you truly have to read the fine print. Sites like CardWeb.com and Bankrate.com let you compare credit card offers.
2. **Know your current obligations.** Check your current statements and credit card agreements and find out your current rates and whether you have a universal default clause of which you were not aware.
3. **Request your credit report annually.**
4. **Pay your bills on time.** According to the American Bankers Association, late payments for most types of consumer loans are on the rise.
5. **Call your lender for relief.** If you are struggling with your monthly payments on your other bills, like utilities, car or mortgage payments, call your lender and see what options you have.

Your goal is to protect your credit report and credit score with a consistent record of on-time payments. What we do not know can really hurt us. Be careful to stay on top of your debt and protect your rights.

FAMILY SELF-SUFFICIENCY PROGRAM IS PROUD TO OFFER :

FREE FINANCIAL FITNESS WORKSHOPS

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| Predatory Lending | Identify and understand the latest predatory lending practices. Learn how to avoid these unscrupulous techniques. | Tuesday, October 2 6:00-7:00 p.m. |
| Banking On It & Keep it Safe | Learn the reasons you should keep your money safe and the protection laws that have been passed to protect your rights as a consumer. | Tuesday, October 16 6:00-7:00 p.m. |
| To Your Credit | This course provides information on how to obtain your credit report, correct errors, and other credit tips. | Tuesday, November 13 6:00-7:00 p.m. |
| Controlling Your Expenses | What is a budget? Why should you have one? Learn how to track your expenses, establish a budget based on your needs, and set personal financial goals. | Tuesday, November 27 6:00-7:00 p.m. |
| Taking Control of Your Financial Life | How having control of your financial life can reduce stress, and more! Figure out where you are financially, where you want to be, and how you are going to get there. | Tuesday, December 11 6:00-7:00 p.m. |

Workshop Location

San Diego Housing Commission's offices at
1122 Broadway, 5th Floor, San Diego, CA 92101.
You can park in the underground parking garage off of 11th Avenue.
We will validate your parking.



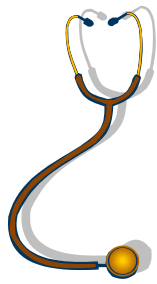
Mobile Medical Clinic

Are you or a family member:

- Not able to pay for a doctor's appointment?
- Not feeling well today?
- Need a check up?
- Not able to get health insurance?

If the answer is yes to any of these questions, come see the Mobile Medical Clinic (MMC) and receive medical services.

The MMC brings the following services to you:



- Sick Visits
- Check ups
- Immunizations
- Physicals
- Family Planning

To find out when the Mobile Medical Clinic will be in your neighborhood, call 619.515.2357.

Anger & Parenting Courses

The San Ysidro Health Center offers anger management and parenting courses in the South Bay. Classes are free of charge and court-approved.

Dates:

Tuesday, October 16, to December 4, 2007, from 11:00 a.m.-1:00 p.m. at Montgomery Middle School. This class is in Spanish. Childcare is available.

For information for other dates, times and locations, please call 619.662.4199.



Attend an Family Self-Sufficiency Career Planning Workshop

Ever wonder where you are going with your career and how you are going to get there? Answers to these questions and more will be provided at the FSS Career Planning and Personal Development Workshop.

The next workshop will be held on October 20 and 21.

Topics covered will include:

- Why make a career plan?
- What career is right for me?
- What do I need to move forward in my career?
- What is important to me?
- What are my next steps to success?

Your FSS Contract REQUIRES YOU to attend one of these workshops within the first two years of enrollment in FSS.

If you haven't had a chance to participate in one of these inspiring events, you can expect an invitation in the mail soon.

To RSVP or if you have questions, contact Teresa Guzman at 619.578.7469.

Sign Up Now for Homebuyer Education Classes

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| <p>Participants who complete this eight hour, HUD-certified class for first-time homebuyers may be eligible for reduced rates with some lenders, for Community HousingWorks down payment loans, counseling, and for a down payment deferred loan from CalHFA.</p> <p>You must complete all eight hours in order to receive a certificate of completion and pre-qualification appointment programs.</p> | <p>Topics will cover:</p> <ol style="list-style-type: none"> 1. Budgeting & Credit 2. Shopping for a Home 3. Financing a Home 4. Maintaining a Home <p>Time: 9:00 a.m.-5:00 p.m.</p> <p>Dates: Saturdays October 6 and 20 in English October 27 in Spanish November 3 and 10 in English November 17 in Spanish December 1 and 8 in English December 15 in Spanish</p> | <p>Location: 4305 University Ave. San Diego, CA 92105</p> <p>Cost: \$40 per family household (includes book, continental breakfast, and lunch)</p> <p>RSVP: Seating is limited, so please call 619.282.6647, ext. 301, to reserve a space.</p> |
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Brand new affordable town homes for \$270,000! You might be able to qualify with help from the Housing Commission!



Renaissance Town Homes in North Park are affordable and beautifully designed.

If you've been dreaming about buying a home, Renaissance Town Homes might be for you! These beautiful, brand-new homes are priced well below market rate at only \$270,000. And they can be made even more affordable through the San Diego Housing Commission's first-time homebuyer programs.

Located in North Park on Kansas Street near El Cajon Blvd., the spacious (1,568 square feet), three-bedroom, three-bath homes feature enclosed front yards, and a balcony.

Renaissance Town Homes were developed by Carter Reese & Associates in partnership with the Housing Commission and the City's Redevelopment Agency. The homes are part of a innovative, mixed-use development that also includes market rate housing, senior affordable apartments, and commercial space.



For More Information:
 To learn more, go to www.carterreese.com,
 or call Yolanda Valdez of the
 San Diego Housing Commission's Resident Services Department
 at 619.578.7460.

FSS News & Notes

Our Extended Hours

The FSS Program has extended hours to better serve participants who have daytime commitments. Our extended hours are:

October 2 and 16, 6:00-8:00 p.m.
November 13 and 27, 6:00-8:00 p.m.
December 11, 6:00-8:00 p.m.

Our Location:
 1122 Broadway, 5th Floor
 San Diego, CA 92101

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 us to cover your childcare expenses during Extended Hours.

What Is My Next Step?

Your Service Coordinator understands that sometimes it's hard to figure out how to start and maintain your career planning. You can call your coordinator and make an appointment to discuss your career goals and support service needs.

Get help updating your career plan, planning for vocational training, and obtaining referrals for developing a business plan or buying a home.

Call your coordinator for an appointment:

| | |
|--------------------|--------------|
| Alejandra Inzunza | 619.578.7465 |
| Carol Conger-Cross | 619.578.7458 |
| Deb Furlong | 619.578.7459 |
| Megan O'Dowd | 619.578.7456 |
| Rosemary Uribe | 619.578.7454 |



1122 Broadway • Suite 300 • San Diego CA 92101
 Resident Services

Resident Services Mission

Creating opportunities for San Diego Housing Commission program participants to enrich their quality of life and reach their personal, family and community goals.