

SUCCESS STORIES

FAMILY SELF-SUFFICIENCY PROGRAM GRADUATES

When Maria first joined the FSS program, she was facing many challenges. She initially found it very difficult to decide what she wanted to do career-wise, partly due to her lack of confidence and partly a language barrier she faced. During the initial meetings with her FSS Coordinator, she considered several options. She finally decided to get trained as a child care provider. Because she had always wanted to have her own business, she proceeded to enroll in ESL classes and completed a Small Business Development Workshop. Through hard work and dedication, and with the guidance of her Coordinator, Maria obtained her childcare license and achieved her dream of owning her own childcare business. She also works as a part-time Noon Duty Assistant for a school district. Maria now has a lot more self-confidence. She says that the FSS program “. . . helped give me confidence and direction to achieve my goals. Everyone in the FSS program was very friendly and resourceful.”



Maria (left) with
FSS Coordinator Rosemary Uribe



Maria (left) with
FSS Supervisor Oscar Laffaye

When Maria enrolled in the FSS program, she spoke no English. She realized in order to get a better paying job, she would need to learn English. She has taken 6 ESL classes and now speaks English very well. She has also taken a couple of Computer Literacy classes at the Market Street LOC. She is now working for a large grocery chain as a Deli Assistant which was a promotion for her and earned her a substantial jump in pay and also has full benefits. Maria plans on eventually buying a home. She said that she would recommend the FSS program to everyone. “FSS encourages you to further your education so you can advance in your job. The escrow account is a good incentive.”

SERVICE ANNOUNCEMENT

FREE THANKSGIVING DINNERS

For the 10th year in a row, Traffic Classic Car Club will be holding their annual Turkey Drive. The Classic Low-rider Car Club will donate 50 Thanksgiving dinners to families in the community (must live in San Diego, south of highway 52). The dinners consist of a cooked turkey and all the trimmings (feeds approximately 6 people). The pre-cooked dinners will be delivered to the recipients home by one of the Car Club members on Thanksgiving morning, November 27, 2008. To receive a FREE turkey dinner, please call Teresa Guzman at 619.578.7469 with your request before Nov. 1, along with your name, address, and phone number. First 50 qualified responses will receive a call by Nov. 20 to confirm your information.

TRAFFIC
Classic Car Club

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COME TO AN ORIENTATION ON HEALTHCARE TRAINING!

**Courses designed for
working adults!**



You can begin your healthcare career as a

Clinical Medical Assistant or Pharmacy Technician

We'll show you how 20 - 27 weeks of intense study
can start you on a rewarding career path.

*Learn about these **Health Career Training Programs** that begin **October 18, 2008** as well as
financing options, prerequisites and externships*

FREE ORIENTATION

**Saturday, October 4, 2008
9:00 AM – 11:00 AM
MidCity Campus – Continuing Education
Room: 117
3792 Fairmount Avenue
San Diego, California 92105**

To **RSVP** contact

Jillian Moss at jmoss@sdccd.edu or call 619.388.1155

www.trainwitheti.com



Boston Reed College



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*



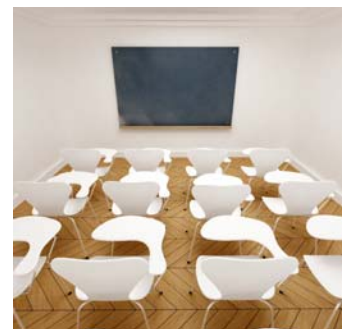
TRAINING

FREE CAREER TRAINING THROUGH ROP!

Regional Occupational Programs offered through the San Diego Community College District are free and open to students who want to learn about the work and the career pathways available in the following fields: Plumbing, Electricity, Heating & Air Conditioning, Silk Screening and Nursing Assistant.

The instructors are all actively working in the career field and they enjoy talking about real life on the job sites. They can give a lot of pointers and helpful career information! All the teachers are friendly and supportive to the students and these classes are for beginners. No previous work or know-how is required.

Each of these programs or classes offers an introduction into a career field with opportunity to grow in skills and job responsibilities. Plus, there are opportunities to speed up your career advancement by taking further classes and also learn specialty work. Each of these career fields has a demand for more skilled workers and they pay higher than average wages.



For more information on the ROP classes mentioned above
go to: <http://ispt.sdccd.edu/rop/>

For a full listing of all the exciting ROP classes in our region go to: www.sdcoe.net/rop

For further info on how to join an Apprenticeship Program go to: <http://ispt.sdccd.edu/apprent/>

FAMILY SELF-SUFFICIENCY PROGRAM FREE FINANCIAL FITNESS WORKSHOPS



CitiBank
3910 University Ave
San Diego, CA 92105



San Diego Housing Commission
1122 Broadway Ste 300
San Diego, CA 92101



US Bank
5330 Napa St
San Diego, CA 92110



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

To Your Credit	October 7	Understand your credit report and build a positive credit history. Learn how to obtain your credit report, repair problematic credit, and other useful resources.
Taking Control of Your Financial life	October 21	Gain control of your financial life. Determine where you are financially, where you want to be, and how you are going to get there.
Predatory Lending	Nov 5 ** (Wed)	Identify and understand the latest predatory lending practices and how to avoid them.
Loan to Own	Nov 18	Become familiar with the characteristics of consumer installment loans.
Pay Yourself First	Dec 9	Saving money is an important part of building your financial future. Learn tips on how to get started.

Saturdays 10:30 am - 11:30 am

CitiBank
3910 University Ave
San Diego, CA 92105

Controlling Your Expenses	October 25	CitiBank Location Learn the purpose of a budget and savings plan, how to track expenses and setting achievable financial goals.
Earned Income Tax Credit	Nov 8	CitiBank Location What is Earned Income Tax Credit? Learn who qualifies and the difference between a tax credit and a tax deduction.

10 TIPS TO HELP HANDLE HOLIDAY SPENDING

That time of year is approaching again, when consumers pull out their wallets for the holiday gift-buying binge and retailers breathe a sigh of relief as sales soar.

Melinda Opperman, Springboard's Vice President of Community Outreach advises, "By following our tips you'll avoid starting the new year with new debt and the accompanying guilt about how much you spent."

She offers the following tips for shoppers who are feeling the gift-giving pinch this season:

1. Create a budget and a list for holiday spending and gift giving in advance of buying. Include possible gifts, dollar amounts, and alternative choices. Don't forget expenses like holiday decorations, wrapping paper, cards, and postage, plus extra food costs for parties and family gatherings. Knowing how much you can truly afford to spend is a crucial first step in controlling costs.
2. Establish spending limits for gifts for each person on your list and start looking for bargains early. Stick to your list and spending limits to avoid overspending.
3. If it has been a challenging year financially, you may need to shrink your holiday gift list. Begin by talking with those you exchange gifts with, perhaps suggesting not exchanging gifts or mutually observing much lower dollar limits on gifts.
4. Separate shopping trips (when comparing prices, quality, value, etc.) from spending trips (when making a purchase), and resist taking cash, credit cards, or a checkbook on the shop-ping trips.
5. Pay with cash and avoid using credit cards. Charge cards tend to encourage indiscriminate spending. Credit card users often say they had no idea how much they spent on the holidays until the credit card bills arrive in January or February.
6. Plan ahead - shop year-round and make a "gift drawer" or box with all your pre-holiday presents inside. Don't forget to make a list (or note your gift receipt envelope) of who gets what so you can keep track of what you've already bought.
7. Wait for those sales! Watch the advertising and sale flyers for items you intend to buy.
8. Liquidators, buying clubs, and factory outlet stores usually offer lower prices. Bulk buying with other family members or friends can also yield savings. Shop at off-peak times such as early morning or mid-week to avoid crowds and pressure.
9. Do it online. Online auctions such as eBay are great places to find bargains, but be aware of how much similar items cost at retail. Many retailers have clearance sections on their shopping sites where you can save big.
10. Make more of your gifts at home. Handmade craft items, special desserts or breads and other "goodies" can help stretch a holiday budget.



REMAINING TO FILE:
615,135

TOTAL UNCLAIMED PAYMENTS:
\$184,540,500

Cities in the top 100 nationwide with unclaimed payments

Los Angeles	43,055
San Diego	19,603
San Francisco	16,316
Sacramento	14,100
San Jose	12,044
Fresno	9,513
Bakersfield	9,117
Oakland	8,455
Long Beach	8,007
Stockton	7,103
Riverside	6,582
San Bernardino	5,128
Modesto	5,086

MORE THAN 600,000 IN CALIFORNIA YET TO CLAIM ECONOMIC STIMULUS PAYMENTS

To boost the flagging economy, Congress authorized economic stimulus payments that eligible households claim by filing a 2007 tax return. However, the IRS identified about 20 million low-income seniors, disabled veterans, and others with disabilities who are not otherwise required to file a tax return and, as a result, are at risk of missing out on their \$300 payments (\$600 for married couples). On June 20, the IRS announced that 5 million people in this group had not yet filed. With the cost of energy, food, and other expenses on the rise, the economic stimulus payments are as critical as ever, and assistance is available to those who need it. Eligible people have until **October 15** to file their payments. For more information, contact the Center on Budget and Policy Priorities at stimuluspayments2008@cbpp.org.



FINANCIAL FITNESS & HOME BUYER TRAINING OFFERED BY COMMUNITY HOUSINGWORKS

Financial Fitness (FF)

This 6-hour workshop will help you to:

- Establish S.M.A.R.T. goals with small steps to reach them
- Provide 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 am -3:00 pm

October 4, *Spanish* December 6, *English*
October 25, *English*
November 15, *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 Jeanean Ayala at
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 am -5:00 pm

October 4- *English* November 22, *Spanish*
October 11- *English* December 6, *English*
October 25- *Spanish* December 13, *English*
November 8- *English* December 20, *Spanish*
November 15- *English*

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

INTERNATIONAL MARKETPLACE

Check it out!

A new and different open-air shopping experience for all of San Diego.



Monthly, every third Saturday

Noon - 6pm

Aug 16, Sept 20, Oct 18, Nov 15, Dec 20

336 Euclid Avenue, San Diego, CA 92114

Where the World Meets, a unique multicultural shop in Market Creek Plaza, expands monthly into the 3rd Saturday International Marketplace to bring together the best of many worlds. It's a place for all people — a palette of work, play and pleasure — that ignites the senses and invites you to explore new things.



RED CROSS HALLOWEEN SAFETY TIPS FOR KIDS AND ADULTS

With witches, goblins, and super-heroes descending on neighborhoods across America, the American Red Cross offers parents some safety tips to help prepare their children for a safe and enjoyable trick-or-treat holiday. Halloween should be filled with surprise and enjoyment, and following some common sense practices can keep events safer and more fun.

- Walk, slither, and sneak on sidewalks, not in the street.
- Look both ways before crossing the street to check for cars, trucks, and low-flying brooms.
- Cross the street only at corners.
- Don't hide or cross the street between parked cars.
- Wear light-colored or reflective-type clothing so you are more visible. (And remember to put reflective tape on bikes, skateboards, and brooms, too!)
- Plan your route and share it with your family. If possible, have an adult go with you.
- Carry a flashlight to light your way.
- Keep away from open fires and candles. (Costumes can be extremely flammable)
- Visit homes that have the porch light on.
- Accept your treats at the door and never go into a stranger's house.
- Use face paint rather than masks or things that will cover your eyes.
- Be cautious of animals and strangers.
- Have a grown-up inspect your treats before eating. And don't eat candy if the package is already opened. Small, hard pieces of candy are a choking hazard for young children.



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:

October 7 and 21
November 5 and 18
December 9

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 and when you graduate from the program, to receive the money from the escrow account established in your name.

If you have full-filled 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.

Alejandra Inzunza	619.578.7465
Deb Furlong	619.578.7459
Megan O'Dowd	619.578.7456
Rosemary Uribe	619.578.7454