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**A Seasonal Insight into the LHA FSS Program**

# Future Forward

## AMAZON COLLEGE BOOK RENTALS

College textbooks can be expensive. Students have always looked for a cheaper way to get textbooks at the beginning of a semester. If you haven't considered Amazon as an option to rent your college textbook, now might be a good time to check them out.



Amazon has a massive selection of textbooks in their bookstore. Renting through Amazon is cheap and easy, and returns are free! I always suggest comparing prices before purchasing or renting your books, which you can do on Chegg. Chegg will give prices for your books from across the internet and show you the best deals available.

If you decide to go with Amazon to rent your textbooks from, make sure you read the fine print. They will give you instructions on how to return your books as well as what date they need to be back by. **YOU MUST NOT FORGET TO RETURN TO THE BOOK.** Amazon makes most of their money through late fees and charges related to unreturned books.

If you can remember to send textbooks back on time, Amazon may be a great option to cut your cost.

## **S.M.A.R.T. Goals**

*Zig Ziglar once said "A goal properly set is halfway reached".*

So how do you know if you have properly set goals that are realistic? 'SMART' is an acronym that will help you gain clarity on the goals you would like to accomplish and help you know what needs to be done to achieve them.

**S: Specific** – Determine what you want and be very precise with no room for misinterpretation.

**M: Measurable** – Identify what success is and make sure it is easy to track. This can be reevaluated when necessary.

**A: Achievable** – Make sure your goal is reasonable, not outlandish, or unrealistic

**R: Relevant** – Ensure your goal aligns with your overarching goals

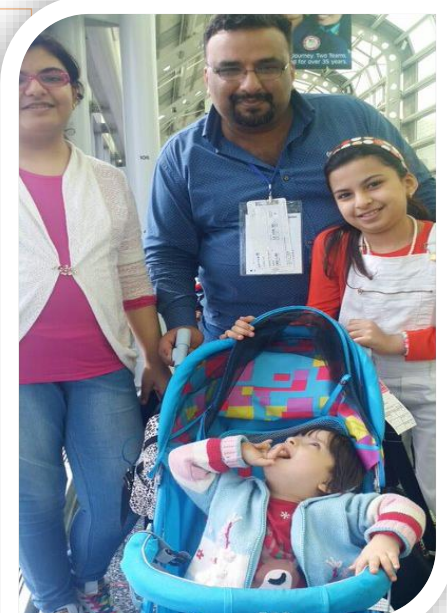
**T: Time-bound** – Set a deadline and create a schedule so the goal should be finished by a certain time.

Set S.M.A.R.T. goals, write them down and make them visible. This will help you stay motivated while on the road to success!

## **Congratulations to the three families who graduated from the FSS program this quarter by completing their contract goals or exceeding income guidelines this quarter!**

Ali Al Ajeel graduated from the FSS program this year and is looking forward to moving into home ownership. With his previous experience and college degree completed during the program, Ali was able to find full-time employment while in the FSS program.

Ali stated his most valuable lesson was to be patient while working to achieve his goals. Ali spoke to his FSS Coordinator stating, **"she kept encouraging and advising me to keep looking forward for better future for my family".**



# Banks VS. Credit Union, where to put your savings?

Forbes Advisor, By: Emily Guy Birken, Daphne Foreman

When looking for a place to hold your savings, it's important to know the difference between the two main options. A bank and a credit union are two of the main financial institutions that will allow you to open an account to put your savings in. Both financial institutions do similar things but the biggest difference between a bank and a credit union is that a bank is a for-profit institution, and a credit union is a non-for-profit institution. What does that mean for you?

## Credit Union:

Credit unions tend to be much smaller than banks and are governed by their members, many of whom volunteer to serve as board members, committee members or in other roles. Credit unions are also known to give you a personal touch to your experience that you may not get with a bank. You can still open a checking account with a debit card and a savings account like you would at a bank. You can also invest in CDs, IRA, get a car loan, a mortgage, a home equity loan, a credit card, and other types of loans through a credit union. Their eligibility requirements tend to be less rigid, they have lower interest rates, and they offer greater financial literacy resources. Although credit unions are not insured under the Federal Deposit Insurance Corporation (FDIC), Congress created the National Credit Union Administration (NCUA) to insure deposits in credit union accounts.

## Banks:

If credit unions can do all the things that banks can do, why would you choose a bank account? The answer is convenience. Big banks offer great mobile apps, thousands of ATMs, automatic check deposit and other features that will give you easier access to your money. Banks also have a larger support team which allows for faster resolution to problems. Credit cards offered through banks may also provide more and bigger perks to cardholders when compared to credit union cards. Banks are insured under the Federal Deposit Insurance Corporation (FDIC) which is a government agency that provides deposit insurance for up to \$250,000 per depositor, per insured bank, for each account ownership category. If your bank were to fail or run out of money, the FDIC would pay account holders the money they are due from the accounts in the failed bank.

Banks and credit unions offer very similar services. Consider both options when thinking of opening a new account. For customers needing nationwide convenience and easy access to mobile banking a bank may be a better fit. But customers who need lower rates and fees, and would like a more personal touch, a credit union may do better.



## STAY UP TO DATE

The Lincoln Housing Authority Family Self-Sufficiency Facebook group will give you quick updates about community activities, scholarships, food bank schedules, employment opportunities, and much more! Come join our FB group or check in regularly to stay up to date.

**FACEBOOK GROUP:** Lincoln Housing Authority Family Self-Sufficiency Group

<https://www.facebook.com/groups/254760728874693>



## STREETS ALIVE! 2022

Streets Alive! is a **free** community festival that promotes active living and healthy nutrition in a fun and interactive way. They provide an opportunity for Lincolniters of all ages, backgrounds, and abilities to access free and useful information while enjoying performing arts, exhibitions, and food. Streets Alive! performances have included music, dance, art, magic, theatre, join-in fitness classes and sports demonstrations, and more throughout the festival. Visitors can bike, skate, stroll, wheel, or even dance their way down a route filled with exhibitors and entertainers.

This year Streets Alive! Is scheduled for **Sunday, September 25, from 1 – 4 PM** and will be held by the **University Place neighborhood**. Find more info at: [HealthyLincoln.Org](http://HealthyLincoln.Org)

## SPOTS TO GET YOUR PUMPKIN PATCH FIX

**Arbor Day Farm:** Nebraska City, 1 hour southeast of Lincoln <https://www.arbordayfarm.org/>

**Bellevue Berry and Pumpkin Patch:** Papillion, 1 hour northeast of Lincoln <https://bellevueberryfarm.com/>

**Roca Berry Farm:** Roca, 30 minutes south of Lincoln <https://rocaberryfarm.com/>

**Vala's Pumpkin Patch:** Gretna, 30 minutes northeast of Lincoln <https://www.valaspumpkinpatch.com/>

**Bloom Where You're Planted:** Avoca, 45 minutes east of Lincoln <https://www.bloompumpkinpatch.com/>

**Martin's Hillside Orchard:** Ceresco, 30 minutes north of Lincoln <http://www.hillside-orchard.com/>

## Halloween *bucket list*

amomsimpression.com

- |                              |                             |
|------------------------------|-----------------------------|
| 1. Decorate the House        | 17. Buy Halloween Costume   |
| 2. Visit a Pumpkin Patch     | 18. Eat Candy Corn          |
| 3. Make Caramel Apples       | 19. Escape a Corn Maze      |
| 4. Read a Halloween Book     | 20. Make Handprint Bats     |
| 5. Watch Hocus Pocus         | 21. History of Halloween    |
| 6. Make Tin Can Frankenstein | 22. Give a BOO Gift         |
| 7. Bake Halloween Cookies    | 23. Visit a Haunted House   |
| 8. Make Pumpkin Pancakes     | 24. Tell Spooky Stories     |
| 9. Bob for Apples            | 25. Go Trunk or Treating    |
| 10. Bonfire S'mores          | 26. Go to a Fall Festival   |
| 11. Make Footprint Ghosts    | 27. Paint Mini Pumpkins     |
| 12. Go on a Hayride          | 28. Make a Q-tip Skeleton   |
| 13. Make TP Tube Bats        | 29. Carve a Jack-O'-Lantern |
| 14. Drink Hot Apple Cider    | 30. Make Milk Jug Ghosts    |
| 15. Play Flashlight Tag      | 31. Trick or Treat          |
| 16. Make Paper Plate Vampire |                             |

*31 days of spooky fun!*





# Options Other Than A College Degree

By: OnPoint Community Credit Union



Trade schools and vocational education provide you with in-depth knowledge of skills needed for careers or trades. Vocational education and trade school options could include things like automotive, medical, dental, welding, firefighting, animal care, technology, or stylist. These options will give individuals a straight path to a career without unrelated requirements. Trade school does still have a cost but can cost significantly less than college and allows you to start working sooner.

Through an apprenticeship you will develop skills and learn how to do specific tasks. Through careers such as electrical work, plumbing work, masonry, carpentry or similar specialties, an apprenticeship provides you with valuable experiences while working for a company. An experienced professional will more than likely train you on the job in these professions, which allows you to start working right away and build a strong relationship with an employer.



Certain careers don't have any education requirements. Careers such as illustration and animation, coding, video production, design, user experience, and similar jobs offer self-paced learning which allow you to learn skills as slowly or as quickly as you want. If you are self-motivated and don't need an instructor to learn, then completing a DIY learning option that provides you with a certificate of completion may be best for you. LinkedIn Learning has a massive library of educational content covering a diverse set of careers such as business, creativity and technology that only costs \$30 a month.

If you have a business idea or have a hobby you would like to turn into a career, becoming your own boss may be an option. Formal education isn't required but you will need basic skills in business and marketing to help you maneuver around starting up your own business. Becoming an entrepreneur is difficult, with around 90% of startups failing according from being the person all issues fall on, being an entrepreneur can still be extremely rewarding. Webpages such as Etsy or eBay are easy ways to get started.

