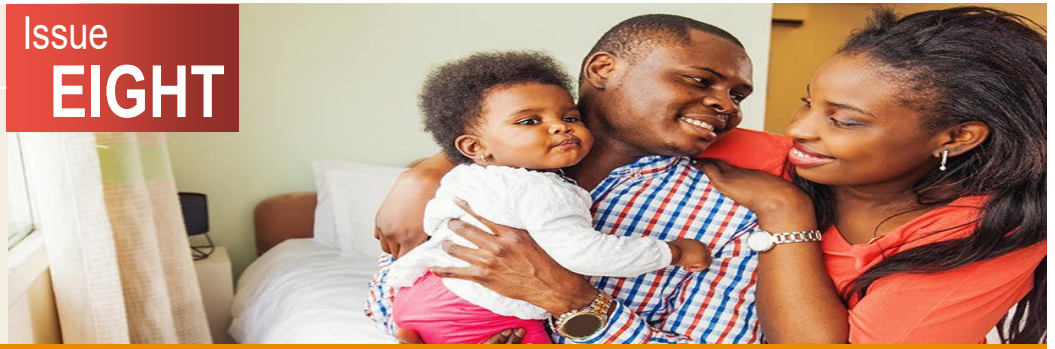


Strengths
Graduates
Budgeting when you're broke
Kids Space- Summer Camp
Options



A Seasonal Insight into the LHA FSS Program

Future Forward

Name It, Claim It, Aim It!

We had a great response to the number of people who were interested in completing the CliftonStrengths assessment. If you completed the assessment, you may be wondering “**What do I do now?**” CliftonStrengths coaches suggest to learn how to Name your strengths, Claim your strengths, and Aim your strengths.

NAME IT!

Learn the vocab of your top 5 strengths and think about whether the theme description genuinely describes you.

CLAIM IT!

Embrace them and share the results with others. Remember times in the past that they contribute to your success. Consider how each theme helped you make things happen.

AIM IT!

Show off your talents. Intentionally practice using and developing your set of strengths.

If you are still interested in taking the Clifton Strengths assessment for free, reach out to your FSS Coordinator to get an access code!

Congrats to the four participants who have graduated the Family Self-Sufficiency program in the last three months!

Congratulations to Nichole Little! After graduating from the FSS program Little moved into home ownership at the end of 2021.

“This is a great program to help you set goals and accomplish them.”

Little stated that the FSS Program kept her motivated and gave her the extra support she needed during the busy times of raising her daughter. Through the program, she especially appreciated learning about the income-based repayment plans for her student loans. She was able to put any extra funds toward day-to-day expenses and savings.



BUDGETING WHEN YOU'RE BROKE

By: Reyna Courage from Investopedia.com

1) **AVOID IMMEDIATE DISASTERS-** Don't be afraid to request bill extensions or payment plans. These requests are often granted. If your biggest worry is eviction from your apartment, talk to your landlord, but, also, see if you can get extensions on any other expenses to free up money for keeping a roof over your head.

2) **REVIEW CREDIT CARD PAYMENTS AND DUE DATES-** If you are only making the minimum payments on your credit card(s), you are flirting with a disastrous credit score. However, avoiding credit card payments will only worsen your debt. You will be charged late fees if minimum payments are not made. In addition, your interest on future charges is charged at the default rate of 25%. Now your credit card is even more difficult to pay off.

3) **PRIORITIZING BILLS-** Go over all your bills to see what must be paid first and then set up a payment schedule based on your pay days. You will want to leave yourself some catch-up time if some of the bills are already late. If this is the case, call the bill companies to see how much you can pay now to get back on track toward positive status. Be honest about what you can pay.

4) **IGNORE THE 10% SAVINGS RULE, FOR NOW-** Stashing 10% of your income into your savings account is daunting when you're living paycheck to paycheck. Balance your budget before starting incremental savings. It doesn't make sense to have \$100 in a savings plan if you are fending off debt collectors.

5) **REVIEW YOUR PAST MONTH'S SPENDING-** Online banking and budgeting software and apps help you categorize spending so you can make adjustments. For instance, with online banking, you can categorize your money for expenses, such as rent, food and utilities.

6) **NEGOTIATE CREDIT CARD INTEREST RATES-** If you have good credit, call your credit card companies and ask for an interest rate reduction. If you don't ask, you won't know, as it's unlikely that credit card company is going to initiate a reduction on their own.

7) **ELIMINATE UNNECESSARY EXPENSES-** Do you need to cut back on coffees? Or going to the movies? Or do you often have spoiled groceries? All cutbacks should start with items you wouldn't miss, such as switching car insurance companies to get a cheaper rate, or reducing your fresh food purchases if you find food spoiling before you can eat it. Eating out is even more costly, so examine how much and how often you really need to do this.

8) **JOURNAL A NEW BUDGET FOR ONE MONTH-** Once you've gone through the first eight steps, monitor your progress by journaling for one month. You can do this by noting everything you spend in a notebook, budgeting apps on your phone or with financial software. How you track your money isn't as important as how much you are tracking. Focus on ensuring that every cent is tracked by dividing your expenses into categories, such as food, clothing and utilities.

9) **ADJUST SPENDING AS NEEDED-** If, after journaling for one month, you've found your budget isn't where it needs to be, get prepared to make changes. Look at how much you are over budget and decide where you can cut. Don't rule out items that are viewed as basics, such as groceries, utilities or rent. Cooking from scratch can eliminate the cost of pre-packaged foods, and opting for generic brands will equal big savings on a car of groceries. Utilities can be reduced by turning off lights when you leave a room or using a lamp instead of overhead lighting.

10) **SEEK OUT NEW SOURCES OF INCOME-** If your current budget doesn't balance or you're barely scraping by, you may need to look at working overtime, getting a second job, or possibly getting a new, higher-paying job. Often there is work that pays more, but the nature of the work is unattractive. You may need to decide if it's better to be unhappy at work or unhappy with debt.



Kids Space

Spring flowers may have not sprung yet but it's a great time to start thinking about summer camps for your little ones. We have provided a short list of camp options.

YMCA-

Little Adventures Day Camp: Geared specifically for children entering kindergarten. Activities are designed to be appropriate for the developmental needs and skills of children this age, & include arts & crafts, indoor & outdoor sports, music, nature, swimming and more

Summer Adventure/Extreme Day Camp: For youth entering 1st through 8th grade. Children are divided into groups based on their age/grade level. Provide activities such as arts & crafts, indoor & outdoor sports, music, nature, swimming, STEM, and more. Each week has its own theme.

DHHS Child Care Subsidy (Formerly Title XX) accepted for their summer programs. There is a \$35 application fee parents/guardians will be responsible for.



Summer sessions are currently open for enrollment and filling up quickly. Day camps begin May 31 and are offered each week through August 12. ymcalincoln.org/SummerDayCamp



LUX Center for the Arts- Week-long art camps + childcare available for youth ages 5-16. Explore new art techniques, learn from skilled artists, create original works of art and make lasting friendships and memories. LUX summer camps are led by our skilled teaching artists who will guide your child through hands-on learning in a fun and friendly environment. 2601 N. 48th Street Lincoln, Ne 68504 / 402.466.8692 / www.luxcenter.org

Family Service-

STEM Summer Camp: Located at Cavett & Meadowlane where children will get the chance to learn everything STEM! Community leaders will teach Science, Technology, Engineering, Arts and Math while providing hands-on activities. They also will participate in field trips.

Family Service All Summer Camp: Located at City Impact where children will explore and learn through hands-on activities as they dive into each week's theme. Activities will focus on Art, Stem, and Wellness. They also will have a chance to go swimming at the local pool as well as participate in field trips.

Scholarships available! Register at bit.ly/familyservicelincoln

CONTINUED →



2022
REGISTRATION
 OPENS SATURDAY, MARCH 5 AT 8:00 AM
 at BrightLights.org

PROGRAM WEEKS

- WEEK 1: June 6-10
- WEEK 2: June 13-17
- WEEK 3: June 20-24
- WEEK 4: June 27-July 1
- WEEK 5: July 11-15

Bright Lights
 SUMMER LEARNING ADVENTURES

Bright Lights-

Hands-on learning experiences

*

Variety of STEAM infused camps

*

Half-day and full-day camp choices

*

Before care and lunch care available

*

Scholarships Available!

Main program site for 2022: Roper Elementary School @
 2323 S. Coddington Ave. Lincoln, NE 402-420-1115
 Brightlights.org

Camp Sonshine- Unique programs that provide campers a full-day of activities and unforgettable adventures with the convenience of heading home at the end of each day with the option of an overnight camp experience on Fridays. Available to children grades K-9. Tier pricing available as well as camper scholarships are available if additional assistance is needed. 13440 S. 25th Street, Roca, NE / 68430 402-423-8746 / CampSonshinememories.org

Lincoln Parks and Recreation- Enrollment opened January 24, 2022 for their summer program. Enroll and pay the non-refundable enrollment fee online or at your camp location to hold their spot in camp. All programs except Irving & Bethany are approved to accept Title XX. For eligibility information call 800-383-4278 or visit www.accessnebraska.ne.gov



ZOO CAMP
 Lincoln Children's ZOO

REGISTER NOW FOR THE WILDEST CAMP IN TOWN!

Zoo Camp presents Summer Safari! Each week-long Summer Safari session gives campers the opportunity to go behind-the-scenes, talk with zookeepers, and meet some of their favorite animal friends. Every day is a new adventure full of interactive learning opportunities, educational experiences, and fun at the Zoo.

LEARN MORE & REGISTER AT LINCOLNZOO.ORG

REGISTER NOW!