



Future Forward

Current Topics >>>

Welcome Brittany!

Brittany Planos, the new UBT Financial Program Manager, brings 10 years of higher education leadership to the UBT team. Brittany is passionate about helping community members reach their financial goals. Whether that is getting organized, creating an emergency fund, paying down debt, improving financial habits, or learning more about banking and financing.

Brittany will be answering basic financial questions you want answers to. Email your FSS coordinator with questions you have for Brittany. We will post those questions in the next Future Forward newsletter as well.



UBT
Union Bank & Trust

Financial Q&A with Brittany Planos

Which should I prioritize – saving or paying down debt?

Paying down debt vs. investing doesn't have to be an either/or situation. In fact, try to consistently contribute to three buckets: debt payoff, retirement, and an emergency fund. If you don't already have an emergency fund, you might want to use some of your money to create one while using the rest to pay down your debts. A great place to start – and grow – that safety cushion is an investment account.

Which debt should I try to pay off first?

Debt is money you've already spent and are being charged interest on. You can start with your highest-interest debt first, such as credit cards. When one debt is paid off, the payment amount normally applied to that debt is made available for use against another debt. Keep applying these payments to your next highest debt. This is often referred to as a "snowball" strategy.

Looking for more resources? <https://www.ubt.com/learning-center>

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

“This program helped me a lot, because I didn't have enough money to pay my whole rent.”

Luther graduated from the FSS program in July 2022 after three years in the program. She completed her CNA and is working towards buying a home. Luther stated the program helped her know how to use and save money wisely, as well as apply for programs and help for income-based discounts for things such as internet.



Funny Money >>>

FUNNY MONEY: GAMES TO HELP LEARN PERSONAL FINANCE

Experian: By Emily Cahill

Learning about finances early can set your kids up for success later in life. But it can be a challenge to teach finances if you also have a limited understanding of them. Learning about finances with your children through games will help motivate them and make the learning process a fun one for you and your children. Many of these financial games will help you both learn about spending, saving, investing, and budgeting.

Counting With Coins:

Counting with coins is a game from the U.S. Mint that helps familiarize kids with currency denominations. They can practice matching coins to their value, “shop” with coins, and add up money value.

www.usmint.gov/learn/kids/games/counting-with-coins

Monopoly:

The classic board game introduces players to concepts such as mortgages, rent and bankruptcy. The old-school board game edition allows plays to practice counting money, while the updated electronic edition allows plays to use a debit card and an ATM. Both introduce the concept of making change or keeping track of electronic debit balances.

How Money Smart Are You:

Developed by the Federal Deposit Insurance Corporation (FDIC), this program contains 14 games that cover a variety of basic financial topics such as borrowing basics, credit reports and scores, using credit cards, and your spending and savings plan. <https://playmoneysmart.fdic.gov/games>

The Game of Life:

The Game of Life is another classic board game that teaches financial lessons around salaries and life events, such as having children and purchasing real estate. This game is a great way to teach why having enough savings can help to deal with unpredictable events in life.

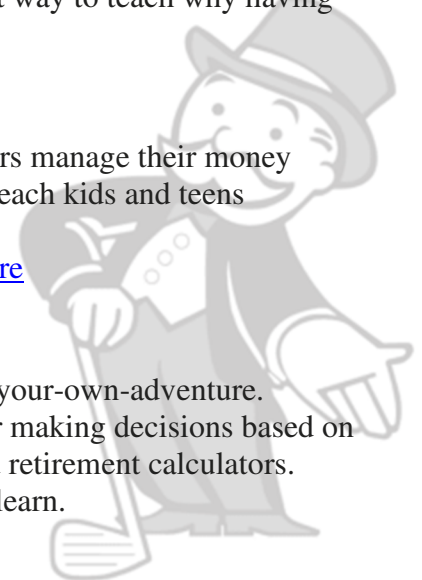
Hit the Road:

This game gives a realistic simulation of how to save and spend money. Players manage their money while on a cross-country road trip with friends. Hit the Road is also a way to teach kids and teens foresight for unexpected expenses as well as balancing costs with earnings.

<https://www.mycreditunion.gov/financial-resources/hit-road-financial-adventure>

The Nest Egg Game:

Through these virtual scenarios you will be able to navigate through a choose-your-own-adventure. Players will try to protect their nest egg and keep it from getting “fried”. After making decisions based on your age and current balance, financial decisions will reflect in your assets and retirement calculators. Having a savings or “nest egg” is one of the most important financial goals to learn.





Anyone can give money, but the most valuable thing you can give is your time

Clocks are officially turned back and hopefully your bellies are stuffed with Thanksgiving food. With the season of giving upon us, remember it costs nothing to teach your children about the value of giving back to their community.

Take a second from the chaos of the holidays to teach the value of giving. Giving back will enrich your life, connect you to people and ideas that will impact your perspective of life, and makes you more informed of the world around you. Some easy ways to give back with your children would be to serve a meal at a church or homeless shelter, volunteer at a local agency, offer to wrap gifts for others, host a holiday food drive with friends and family, participate in a park clean-up event, or volunteer at a local nursing home or assisted living facility. No matter how you give back, regardless of how big or small, just make sure you do something to help your community be a better place.



CHRISTMAS MAD LIBS

Dear Santa!

My name is _____ and I am _____ years old. I live in _____ with
NICKNAME NUMBER LOCATION
 my _____ and _____. I've been a really _____
FAMILY MEMBER ANIMAL ADJECTIVE NOUN
 this year, so I am hoping that I made your _____ list. It sure
ADJECTIVE
 would be awful to get _____ in my stocking because you put me on
NOUN
 your _____ list by mistake!
ADJECTIVE

My _____ says I've done a good job helping around the house this
FAMILY MEMBER
 year. I help with _____, _____, and _____. And I try really
VERB VERB VERB
 hard to play _____ with my _____ too. I only get _____
ADVERB FAMILY MEMBER EMOTION
 when he/she _____ with my toys.
VERB

This year I would love to open a new _____ on Christmas morning!
NOUN
 I would also love to find a _____ and a _____ under the tree!
NOUN NOUN
 But please don't put _____ in my stocking again. I still haven't
NOUN
 _____ the ones from last year!
PAST TENSE VERB

Please tell _____ and my favorite reindeer _____ I said "hi!"
NORTH POLE RESIDENT NORTH POLE RESIDENT
 Drive your sled safely and don't forget to watch out for _____!
PLURAL NOUN
 I plan on leaving you a snack of _____ and _____ on
FOOD FOOD
 Christmas Eve and I hope that you enjoy them!

 YOUR NAME

Winter in the Parks
SLEDDING
 Pioneers Park, Holmes Lake, Arnold Heights
ICE SKATING*
 Oak Lake, Holmes Lake Park
*Signage will be posted at each park when it is safe to skate.
NATURE HIKES
 Pioneers Park Nature Center
 Call (402) 441-7895 or visit website for program information.

Grow with Preschool
It's more than a daycare.
 Preschool prepares children for primary school and helps to inspire a love of learning that lasts a lifetime.
 Calvert Recreation Center, 402-441-8480
 Pioneers Park Nature Center, 402-441-7895

Now Hiring! jobs.lincoln.ne.gov
 Great part-time positions for retirees, students, and parents looking to have fun at work.
 Work with youth at our recreation centers.
 Work with adults with mental/physical health diagnoses.

Lincoln Parks & Recreation
parks.lincoln.ne.gov

Ring in the New Year
 before bedtime

Make Believe MIDNIGHT

LCM
 Lincoln Children's Museum

saturday december 31st

two sessions:
 9am - 11:30am
 1pm - 3:30pm

+ free party favors + make & take activities + dance party
 + unique photo booth experience + bubble wrap stamp
 + countdown with a bubble drop & pop!+

tickets must be purchased in advance.
tickets go on-sale december 1st at:
lincolnchildrensmuseum.org/make-believe-midnight

HELPING HOUSEHOLDS CONNECT

The Affordable Connectivity Program is an FCC benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more. The benefit provides a discount of up to \$30 per month toward internet service for eligible households and up to \$75 per month for households on qualifying Tribal lands. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price. The Affordable Connectivity Program is limited to one monthly service discount and one device discount per household.

Who Is Eligible for the Affordable Connectivity Program?

A household is eligible for the Affordable Connectivity Program if the household income is at or below 200% of the Federal Poverty Guidelines, or if a member of the household meets at least one of the criteria below:

Received a Federal Pell Grant during the current award year;

Meets the eligibility criteria for a participating provider's existing low-income internet program;

Participates in one of these assistance programs:

Free and Reduced-Price School Lunch Program or School Breakfast Program, including at U.S. Department of Agriculture (USDA) Community Eligibility Provision schools.

SNAP

Medicaid

Housing Choice Voucher (HCV) Program (Section 8 Vouchers)

Project-Based Rental Assistance (PBRA)/202/811

Public Housing

Supplemental Security Income (SSI)

WIC

Veterans Pension or Survivor Benefits
or Lifeline;



Two Steps to Enroll

Go to AffordableConnectivity.gov to submit an application or print out a mail-in application. Contact your preferred participating provider to select a plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must both apply for the program and contact a participating provider to select a service plan.