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WE WANT TO HEAR FROM YOU

The Family Self-Sufficiency Program is seeking members for our Program Coordinate Committee (PCC)... What does that mean?!

The PCC is comprised of core partner agencies and FSS participants. The PCC gives us a chance to discuss how to align services with the needs of FSS participants.

Obligations of being a member is:

- Attend bi-annual LHA PCC zoom meetings
- Share any known updates on supportive services as they may be related to FSS participants
- Provide input on changes to the FSS program

Why Join?!

It's a chance to provide feedback on the program and when you attend, you will get a \$25 gift card!!

Northeast High School House #30

Every year Northeast High School students who have enrolled in the Residential Construction class gain hands-on knowledge, such as framing, drywall, trim, painting, and other projects, by assisting in the build of a house that is later sold to a family involved with LHA.

Land for next year's Northeast High School Student Build Home has been bought, and development will start in the 2023-24 school year. The address of house #30 will be 5010 Starr Street, Lincoln, NE. We ask that interested participants only drive by the location at this time. We will invite interested participants to walk through the home once development is to a point that we can safely bring people on the grounds. The price hasn't been set yet but if you are interested in getting an application to purchase next year's home, or want more information, you can reach out to your FSS coordinator or emailing SusanT@Lhousing.com.

Lincoln Housing Authority highly recommends interested participants sign up and complete the NeighborWorks homeownership preparation classes. You can sign up for those classes at nwlincoln.org/the-work/homeownership.html.



Congratulations to the two participants who graduated the FSS program in the Summer of 2023 by completing their contracts or exceeded income guidelines!



Tabitha is a current FSS participant who is working on completing her Medical Assisting diploma. She had a major barrier of no transportation. Through a referral to Chariots4Hope and many requirements completed, Tabitha was able to get a vehicle. Congrats Tabitha!

HOW TO BUY A CAR

By Chris Arnold – Nebraska Public Media

Buying a car is a tricky game, and your opponents are experts. So how do you prepare yourself to buy a car and make sure you make smart decisions. Salesmen are trained to play on your emotions and excitement around buying a new car. So, it's important to start thinking of what you need instead of what you want. Let those needs dictate what you buy. Here are some helpful tips on how to prepare and go through the car buying process.

**Get
Preapproved
for a loan
before you
set foot in a
dealer's lot**

Philip Reed, an automotive expert who writes a column for the personal finance site NerdWallet, stated that "The single best advice I can give to people is to get preapproved for a car loan from your bank, a credit union or an online lender". Getting a loan from a lender gets the buyer thinking of how much they can afford realistically spend while looking at your credit score. This also allows you to shop around for the best interest rates. Dealerships are allowed to increase interest rates for their gain without telling you. Reed says, "the preapproval letter will act as a bargaining chip".

**Test drive,
test drive,
test drive**

Dianne Whitmire, a car salesman at Toyota, says to be more old school about finding a vehicle. Instead of spending hours online researching, she suggests driving cars that are within your budget. This means finding a salesman who are OK showing a bunch of cars and not being pushy or trying to upsell you. If you do find yourself with a pushy salesperson, be upfront about only test-driving a few cars and ask if there is another salesperson who can show you cars.

**Beware of
seven-year
car loans**

Seven-year car loans are financially dangerous because cars depreciate the moment you drive off the lot. Typically, a five-year loan makes sense for a new car and three-year loan for a used car. Anything higher, you run into the risk of being upside down in your loan. If anything were to happen to your vehicle and you needed a new one, you would then have to transfer that loan to your new vehicle, which in turn make you upside down in that loan as well.

**Start with the
price of the car**

Focus on one thing at a time. The first step is to start with the price of the vehicle you are buying. Don't answer any other questions as it will only complicate the "game". Once you settle on a price, then you can talk about a trade-in if you have one. Do a little research online to tell you what your trade in is worth beforehand. Use price guides like Edmunds.com, Kelley Blue Book and NADA. Don't be afraid to walk away or not trade-in your vehicle.

**Don't buy
any add-ons
at the
dealership**

After you've bought a car, you typically are handed off to the finance manager who will try to sell you all the add-ons. Extended warranties, tire protection plans, paint protection plans, gap insurance, etc. It's often very overpriced and you can get it cheaper by calling your insurance company after the sale. That way you're

**Consider a used car to
save a lot of money**

Reed states "the golden rule is that all of your car expenses should really be no more than 20% of your take-home pay". This includes insurance, gas, and repairs. "So, the car payment itself should be between 10 and 15%". Buying a slightly used car could save you a large amount of money. It's a good idea to read reviews and ratings about brands and models.



A+ Start to The School Year

Wanting to know how to boost your child's school year happiness after the back-to-school year hype starts to fade? According to Michelle Welch, RD, LMNT, LPS District Wellness, here are a few helpful hints:

Build in the easy button.

Establish a "home" for school supplies such as backpacks, Chromebook chargers and instruments. Having a set location for these items will make getting items ready for school less stressful. Have your child(ren) help you set these spots and reinforce this habit often. Using labels and hooks can be helpful as well.

Make breakfast a priority.

Having a nutritious breakfast gives kids the fuel they need to start the day. Schools provide this for parents which allows parents to skip the clean-up. It also allows kids a chance to connect with their peers while eating.

Open your ears when picking up kids from school.

Having the chance to pick up your child(ren) from school gives you a chance to connect with them and talk about their day. Try asking open ended questions like "Tell me about your day" instead of "How was school?". Also, keep the car ride home device-free to help the conversation.

Be slow with the yes to build success.

Before saying "yes" to an activity, ask questions about the level of commitment, practice times and number of events that require their attendance. Although being involved is important for your child's development, it is also important that they have downtime to rest.

Discover an amazing resource hub.

Lincoln has a great one-stop resource page that is easy to utilize. If you need help finding resources for anything from nutrition to mental health, www.mylnk.app/home will have resource for you. They are an all in one easy-to-utilize app you can download on your phone to be used without internet.

Keep celebrating the joy of your kids.

Growing up and caring for our child(ren) are two of the most demanding jobs. So, take a pause and celebrate your child(ren)s milestones! Whether it's reading their first chapter book or playing an instrument. These are big things to your little one.

5-Minute After School Snack Ideas

Amy Palanjian from Yummy Toddler Food

- Pretzels, Cheese, Avocado
- Pretzels, Nutella, Milk
- Cheese, Crackers, DIY Fruit Cup
- Cheese, Crackers, Banana
- ½ Sandwich and Sliced Cucumbers
- Toast with Mashed Avocado and Hard-Cooked Egg
- Toast with Jam and Fruit
- Cottage Cheese, Granola, Diced Pineapple
- Cereal/Granola Bar and Berries



Down Payment Assistance for Refugees & Immigrants

NeighborWorks Lincoln is supporting refugees and immigrants in their journey to homeownership. This Down Payment Assistance program aims to empower refugees and immigrants by providing financial support, which will increase housing accessibility for individuals and families. Qualified applicants will receive a \$50,000 loan to cover a down payment and all closing costs. This is a 0% interest, payment-free, forgivable loan. The program is designed to be inclusive, culturally sensitive, and responsive to the needs of diverse populations.

Eligibility Criteria for this program, individuals must meet the following:

1. Refugee or Immigrant Status: Applicants must hold refugee status, have been granted asylum, or possess lawful immigrant status.
2. Income Limit: Applicants must meet the income eligibility criteria, which will be based on Federal Poverty Guidelines. No recipient can exceed 185% of poverty. Please see chart on website.
3. First-Time Homebuyer: Participants must be first-time homebuyers, defined as individuals who have not owned a home in the past three years.
4. Homeownership Education: Completion of Pre-Purchase Homebuyer Education through NeighborWorks Lincoln is required to ensure participants have the necessary knowledge to make informed decisions throughout the homebuying process.

For more information or to complete an application, please visit the NeighborWorks Lincoln website at nwlincn.org or contact the office by phone at 402-477-7181. Applications are also available at 2530 Q street.



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