



A Seasonal Insight into the LHA Family Self-Sufficiency Program

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Future Forward

Current Topics >>>

Smart Money Moves for Your Tax Refund

January marks a fresh start in a new year, which also means a new tax refund will be coming soon. A tax refund is a great chance to set yourself up for a better future. Here are some smart money moves you can do with your return:

1. Paying off high-interest debt, like a credit card balance, is always a smart money move. It doesn't make financial sense to put money in a savings when you have interest accruing on your debts.
2. Create an emergency fund for a sudden financial need. Lack of savings leaves you vulnerable to a job loss, medical emergency, or major repair. Keep savings in a high-yield account to help build your savings faster.
3. Setting up your retirement fund, such as an IRA or Roth, will give you a chance to start preparing for when you no longer are able to work.
4. Looking to the future for your children's financial wellbeing is a great way to set them up for success. It's never too early to start thinking of a college fund or retirement account for your little ones. A NEST 529 plan can help them afford a higher education when the time is right.
5. Tackle maintenance costs you've been postponing, such as car issues or home appliances. Think of big expenses that are likely to come up in the next 12 months and get in front of them.



THANK YOU to our FSS participants for sharing their success stories with us. We recognize your effort and commitment to working on and completing your goals, and we want to assure you that your achievements don't go unnoticed! Your stories have made a motivational impact in our community.

Do you want to have your experience featured in these pages? Email us at Courtney@L-housing.com or call 402-434-5529.

Congratulations to the two participants who graduated the FSS program in the Fall of 2023 by completing their contracts!

Osman is an FSS graduate who had goals of owning his own home. After completing home ownership classes and getting signed up with Habitat for Humanity, he made that dream a reality. Osman stated, "I appreciate the FSS program and how it helps people save money".



10 Tips to Avoid Holiday Debt

By: Jennifer Brozic, CreditKarma

Holidays are a time for giving, which if you aren't careful, can start your new year with a pile of debt. A large part of that debt comes through the use credit cards. Luckily there are ways to spread holiday cheer without devastating your financial health. CreditKarma has some suggestions on how to avoid holiday debt as well as how to get out of holiday debt.

Suggestion one

CREATE A BUDGET AND TRACK SPENDING

Make a list of everything you want to buy, including gifts, food, decorations, event tickets, travel, and anything else that isn't apart of your regular budget. If your expenses exceed your budget, cut items that are less important. A budget is only good if it is followed though. Tracking spending can also help you curb impulse buys.



Suggestion two

TAKE ADVANTAGE OF SALES AND COUPONS

Retailer's lower prices during the holidays – especially on days like Black Friday or Cyber Monday. If you have something special you are wanting to purchase, wait to see if it goes on sale. Look for coupons or promotional codes. Shopping around will allow you to find the best deal.

Suggestion three

USE CREDIT CARD REWARDS

Don't let credit card rewards go to waste. Use cash back points or travel rewards you earned throughout the year to pay for holiday expenses.

Suggestion four

THINK OUTSIDE THE (GIFT) BOX

Prioritize spending time with people over getting them pricey gifts. Giving homemade gifts you put together can be a great way to still provide a gift without going over your budget. Host a potluck or organize a gift exchange party so you only have to buy one gift instead of dozens.

Suggestion five

GET A SIDE GIG

One of the most effective ways to avoid taking on debt is to save up before the holidays. Getting a side job can allow you to earn extra money for seasonal purchases and avoid starting the new year with debt to repay.



Suggestion Six

AVOID BUY-NOW, PAY-LATER OPTIONS

These types of purchases make it easy to spend money you don't have. During the holidays it can be tempting to use these services, but they come with high interest rates, late fees, and other penalties and costs. If you miss a payment, your credit scores could take a hit.



Kids Space

Free Activities for Your Winter Break

The holidays are nearly here! Many days will be spent bundled up in the warmth. But for those days when you get a burst of energy, here is a list of free or nearly free activities.

BUILD A SNOWMAN

MAKE SNOW ANGELS

CUT PAPER SNOWFLAKES

LOOK AT HOLIDAY LIGHTS

GO SLEDDING

WATCH HOLIDAY MOVIES

HAVE A FESTIVE SCAVENGER HUNT

MAKE A WINTER RECIPE

HAVE A GAME NIGHT

GO ICE SKATING



BOOK GIVEAWAY
 DECEMBER 19 & 21
 All children 0-18 get a book!!

Tuesday, December 19 @ LHA
 Main Office – 5700 R Street, 1pm















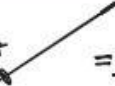












– 4pm
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Thursday, December 21 @ Carol
 Yoakum Family Resource Center –

4621 NW 48th Street,
 4pm – 6pm

CHRISTMAS PICTURE PUZZLE GAME

Rebus puzzles or picture puzzle games depict a group of images and symbols that represent words or phrases. For instance, the letter H in front of a picture of an ear would become H + EAR which could mean HEAR or HERE. Can you decipher the 12 rebus puzzles below to find words or phrases associated with the Christmas season?

 +  = _____ 1	 +  +  = _____ 2
 + d +  = _____ 3	 - R +  = _____ 4
 +  = _____ 5	 + nah +  = _____ 6
 +  = _____ 7	 +  = _____ 8
 +  = _____ 9	 +  = _____ 10
Ss +  + a +  = _____ 11	
 +  +  + N +  = _____ 12	

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1. Fruit Cake 2. Decorate 3. Candy Cane 4. Stocking 5. Reindeer 6. Ornament 7. North Pole 8. Mistletoe 9. Ribbon 10. Pinecone 11. Santa Claus 12. Naughty or Nice

14 Items to Put in Your Winter Road Ready Safety Kit

1. Plastic storage tub for keeping it all together and dry. And allows for easy stowing when warmer weather returns.
2. Headlamp. It could be not only snowing but dark when you realize you're going to have to put on a spare tire.
3. If you have tire chains, make sure they are the right set for the kind of tires you have.
4. Reflective gear. A fluorescent safety vest with reflective strips can be bought at most big box home improvement stores. Orange warning triangles are available at most auto parts stores.
5. Windshield ice scraper, in case of freezing rain, sleet or heavy snow.
6. Waterproof jacket with a hood and rain pants.
7. Something to sit or kneel on when working on your vehicle. Snowy or icy pavement is not a comfortable surface.
8. Gloves. Mittens won't do you much good if you're changing a tire. Get gloves that are water resistant.
9. Beanie or baseball cap. A knit hat that covers your ears will keep your head warm. Or a cap with a bill will keep snow from hitting your face.
10. A towel to use after being in the snow, and to put on your seat to keep it dry from your wet outer layers.
11. Water. If there's an accident, you could be idled for hours in bad weather.
12. Snacks. Keep a few energy or protein bars with a long shelf life in your kit.
13. Kid items. Long road delays + hungry kids = nightmare. An extra diaper, a deck of cards and bag of snacks won't take up much room.
14. Pet items. A foldable fabric water bowl, spare leash and treats will be rewarded with lots of wags.

Holiday Assistance Programs

During the holiday season, it can seem overwhelming trying to find the funds to provide for our families. Agencies in Lincoln can help take some of that stress away. Assistance and requirements vary between each agency, so it is a good idea to talk with each one individually. If you are still in need of assistance this holiday season, here is a list of local agencies who may be able to help you:

- **Center for People:** 3901 N 27th Street Unit 1
Christmas Toy Land for kids will be held Dec 20-22. Register for a CFP card before receiving services at center M-F 8:30am – 4pm.
- **Matt Talbot:** 2121 N 27th Street
Christmas meals will be served December 25th, 11:30am – 12:30pm and 5:30pm – 6:30pm.
- **People City Mission Help Center:** 6800 P Street
Christmas Santa's Workshop will be held on Dec 14, 9:30am – 12:30pm. Register for a clarity card before event. Children up to the age of 18 can receive toys.
- **Salvation Army:** 2625 Potter Street
Christmas food boxes and toy distribution for children up to age 16. Registration dates are Nov 27th – Dec 14th on M, W, or Th's 10am – 12pm and 1pm – 4pm.