

In this issue >>>

Current Topics
Credit Score
Tax Preparation & Counseling
Kids Space
Education Reference

Issue
FOUR



A Seasonal Insight into the LHA FSS Program



Future Forward

Current Topics >>>

Hello, Spring Showers

"If we had no winter, the spring would not be so pleasant; if we did not sometimes taste adversity, prosperity would not be so welcome." –Anne Bradstreet



FSS GIVEAWAY

The Family Self-Sufficiency program and The Lincoln Housing Authority want to continue to give back! There will be a random drawing of three Super Saver gift cards again this season. Two gift cards will be worth \$20 and one worth \$10. If you would like to put your name in the drawing, contact your FSS Coordinator with three ways to improve your credit score from this newsletter. We will draw names on March 17, 2021 and contact the winners directly.

We are officially off and running into the 2021 year and spring is about to bloom. With the nicer weather, you might start preparing for changes you have been contemplating all winter. One of those changes may be a new place to live. If you are looking at new rental property to use your voucher, the first step is to know your target rent for your voucher size. Target rent is the amount you want to stay around to get the most benefit from your voucher. Every dollar you go over the Target rent it will be added to your portion.

TARGET RENT

0 Bedroom - \$550	3 Bedroom - \$1,045
1 Bedroom - \$600	4 Bedroom - \$1,255
2 Bedroom - \$760	5 Bedroom - \$1,435

Once you find a place you want to call home and the landlord approves your application, the next step is to give a written 45 day notice to your Housing Specialist AND your landlord. Both parties need a written copy. You will need to set up an appointment with your Housing Specialist so they can get you a new voucher for the new property owner, as well as start the inspections on the new unit. When the unit passes inspections, a letter will be mailed to you. Then you will pay your deposit, sign your year lease and set up utilities in your name. Lincoln Housing Authority will send you a letter showing what your monthly portion will be and how much LHA will pay.

Hosanna Sok graduated from the FSS program in December after completing her goal of graduating with a Bachelor's degree in Nursing.

"The program helped me see my long-term goals and envision myself in how to get there step-by-step," she said. "The program helped me to see what I needed to do. I knew I had to get my degree, because I wanted to not only help myself but my family. I needed to get this degree so I could have a better paying job, to find somewhere I could work and love to work for; and I found it!"

Sok plans to continue working on her long-term goal of becoming a school nurse.



IMPROVING YOUR CREDIT SCORE

By: Ismat Mangla

PAY YOUR BILLS ON TIME

When lenders review your credit report and request a credit score for you, they are very interested in how reliable you pay your bills. Past payment performance is usually considered a good predictor of future performance. You can positively influence this credit-scoring factor by paying all your bills on time every month- not just credit card bills or any loans you have but also your rent, utilities and phone bill.

GET CREDIT FOR ON TIME UTILITY AND CELL PHONE PAYMENTS

Through the new opt-in product names Experian Boost, consumers can allow Experian to connect to their bank accounts to identify utility and telecom payment history. You can sign up at Experian.com/boost.

APPLY FOR AND OPEN NEW CREDIT ACCOUNTS ONLY AS NEEDED

Don't open accounts just to have a better credit mix- it probably won't improve your credit score. Unnecessary credit can harm your credit score in multiple ways, from creating too many hard inquiries on your credit report to tempting you to overspend and accumulate debt.



“Your credit score is a three-digit number that helps lenders decide how likely loans will be repaid on time if they grant you a credit card or loan.”

PAY OFF DEBT AND KEEP BALANCES LOW ON CREDIT CARDS AND OTHER REVOLVING CREDIT

The credit utilization ratio is another important number in credit score calculations. It is calculated by adding all your credit card balances at any given time and dividing that amount by your total credit limit. To figure out your average credit utilization ratio, look at all your credit card statements from the last 12 months. Add the statement balances for each month across all your cards and divide by 12. That's how much credit you use on average each month. Lenders typically like to see low ratios of 30% or less, and people with the best credit scores often have very low credit utilization ratios.

DON'T CLOSE UNUSED CREDIT CARDS

Keep unused credit cards open- as long as they are not costing you money in annual fees- is a smart strategy, because closing an account may increase your credit utilization ratio. Owing the same amount but having fewer open accounts may lower your credit scores.

DON'T APPLY FOR TOO MUCH NEW CREDIT, RESULTING IN MULTIPLE INQUIRIES

Opening a new credit card can increase your overall credit limit, but the act of applying for credit creates a hard inquiry on your credit report. Too many hard inquiries can negatively affect your credit score, though this effect will fade over time. Hard inquiries remain on your credit report for two years.

DISPUTE ANY INACCURACIES ON YOUR CREDIT REPORTS

You should check your credit reports at all three credit reporting bureaus for any inaccuracies. Incorrect information on your credit reports could bring your scores down. Verify that the accounts listed on your reports are correct. If you see errors, dispute the information and get it corrected right away.

Family Self-Sufficiency Facebook Page

The FSS Facebook page will give you quick updates about community activities, scholarships, food bank schedules, employment opportunities, and much more! Come follow our page or check in regularly to stay up-to-date.



FACEBOOK PAGE:
Lincoln Housing Authority Family Self-Sufficiency Group
<https://www.facebook.com/groups/254760728874693>

FREE Virtual Community Tax Preparation 2020 Federal and Nebraska State Returns

Volunteer Income Tax Assistance (VITA) Site Schedule
Schedule an appointment at <https://vita.unl.edu/signup/>

When scheduling your tax preparation appointment, please choose a site location and date.
All appointments will be completed virtually.

	SITE NAME	DATES AVAILABLE
MONDAY	Southeast Community College	Feb 1 – Apr 5
TUESDAY	Center for People in Need F Street Community Center	Feb 2 – Mar 23 Feb 2 – Apr 6
WEDNESDAY	Asian Community & Cultural Center Lincoln City Libraries	Feb 3 – Apr 7 Feb 3 – Apr 7
THURSDAY	Asian Community & Cultural Center Lincoln City Libraries Southeast Community College Lincoln City Libraries	Feb 4 – Apr 8 Feb 18 – Apr 8 Feb 4 – Apr 8 Feb 4 – Apr 8
FRIDAY		No VITA sites open
SATURDAY	Nebraska Unions Lincoln City Libraries	Jan 30 – Mar 6 Feb 20 – Apr 3
SUNDAY	Lincoln City Libraries	Feb 7 – Mar 14

All tax documents are to be uploaded 7 days prior to scheduled appointment.

ALL RETURN TAX PREPARATION BE WILL COMPLETED REMOTELY.

No tax return preparers will be at scheduled sites.



TO HAVE YOUR TAXES PREPARED VIRTUALLY, UPLOAD:

AUTHORIZATION FORMS:

- Intake and Interview Sheet (13614C)
- Virtual Authorization (14446)

IDENTIFICATION:

- Social Security Cards or ITIN Letters for EVERYONE who will be included on the return
- Photo ID for ALL tax return signers (BOTH spouses must sign if filing jointly)

INCOME:

- W-2s for wages, W-2Gs for gambling income
- 1099s for interest, dividends, unemployment, state tax refunds, pension or 401-K distributions, and other income
- Records of revenue from self-employment or home-based businesses

EXPENSES:

- 1098s for mortgage interest, student loan interest (1098-E), or tuition (1098-T), statement of property tax paid
- Statement of college student account showing all charges and payments for each student on the return
- Childcare receipts, including tax ID and address for childcare provider
- 1095s showing creditable health insurance coverage
- Records of expenses for self-employment or home-based businesses

Checking or Savings account information for direct deposit/ direct debit
Last year's tax return - **REQUIRED** for MyFreeTaxes self-preparation

PLEASE NOTE: The scope of work that can be done within the VITA site is defined by the IRS. If your return is considered "out of scope" for this site, our VITA Volunteers will not be able to prepare your return.

This includes, but is not limited to the following:

- CANNOT prepare the return if a Depreciation schedule is required or a Schedule F (Farm) is required.
- CANNOT prepare the return if self-employment or home-based business:
 - Has a net loss
 - Has self-employed, SEP, SIMPLE, or qualified retirement plans
 - Has more than \$10,000 in expenses
 - Has employees
- CANNOT prepare a return with casualty or theft losses.
- MAY be able to prepare a return with Schedule E (rental income) or Schedule K-1 (partnership or trust income)
- MAY be able to prepare a return with income from dividends, capital gains, or minimal brokerage transactions.
- NOT all sites prepare multiple state returns.



LOW-COST, SLIDING SCALE

COUNSELING SERVICES

AVAILABLE AT THE UNIVERSITY OF
NEBRASKA-LINCOLN'S COUNSELING &
SCHOOL PSYCHOLOGY CLINIC • •

The Counseling and School Psychology Clinic at the University of Nebraska-Lincoln offers an array of psychological services to support the mental health, behavioral health, and emotional health of children, adolescents, and adults. These services are provided by trained graduate students under the supervision of licensed psychologists.

INCLUSIVE AND AFFIRMING CARE
IMMEDIATE OPENINGS AND FLEXIBLE HOURS
SERVICES DELIVERED SAFELY VIA TELEHEALTH DURING PANDEMIC

Please visit our website at <https://cehs.unl.edu/edpsych/clinic/> and click on the Getting Started tab or call (402) 472-1152 for more information or to schedule an appointment



Kids Space

Let us talk about Summer Camps! Yep it is almost that time again.

These are courtesy of Lincoln Kids Magazine. They do have a full list on their website Lincolnkidsinc.com There are so many fun ones to choose from!

4-H Nebraska

VIRTUAL • Ages 5+

Description: Exciting News! Nebraska 4-H Camps in partnership with UNL faculty and staff will be offering a variety of themed virtual camps this summer for youth ages 8-18! Also available is the Calibraska Arts Initiative camps for ages 5-adult! Additional camp themes and dates will be added in the coming weeks. Check out the full camp descriptions and register online!

Engineering • Mobile content creation • Teaching • Ag & natural resources & more!

Cost: 4-H + UNL camps: \$75/week (3 hrs/day for 5 days) • Calibraska costs vary, see website for info.

Contact / Locations: 4h.unl.edu/camps-centers/virtual-camps

Virtually at home! • kzabel2@unl.edu • 402-472-2805

Family Service Lincoln

IN-PERSON • Grades K-5 (completed)

Description: And exciting summer learning program filled with fun! Rotating weekly themes with Art, Wellness, and STEM. No field trips this year, space limited. Weekly sign-ups with no minimum. Camps offered at City Impact and First Evangelical Free Church. 7:30am-5:30pm. Please bring a sack lunch. Snacks provided!

Cost: \$125/week

Contact / Location: www.familyservicelincoln.org/youth-development-program (click on "New Parent Registration")

City Impact • 1035 N. 33rd St

First Free Church • 3280 S. 84th St

YMCA Lincoln Day Camps • YMCA Lincoln Sports Camps

Summer Camp Update: Due to COVID-19 and the safety measures in place at the Y, YMCA youth camps are only offered at 2 of their 5 locations. With early enrollment, those camp spots are nearly full. *We recommend following them on Social Media to stay in the loop on Y happenings this summer!*

Contact / Location: www.ymcalincoln.org • www.facebook.com/YMCALincolnNE

Paint Yourself Silly

IN-PERSON • Grades 1-6

Description: During LPS summer vacation, Paint Yourself Silly hosts fabulous evening summer art camps featuring unique projects guided by our expert Silly staff. Camps are held 5:30-7pm each night. Tuesdays at our Pine Lake location and Wednesdays at our Pioneer Woods location, all summer long! Parents are encouraged to drop off their children. Space limited. Register day by day online or by phone! Follow us on online to see all the options!

Cost: \$30/camp, includes all supplies and firing!

Contact / Location: www.paintyourselfsilly.net

1501 Pine Lake Rd • 402-423-1030

4101 Pioneer Woods Dr • 402-486-1010

Pioneers Park Nature Camps

IN-PERSON • Ages 3-6, 6-13

Description: Pioneers Park Nature Center day camp programs are designed to inspire curiosity and build understanding of others and of their surroundings through guidance of caring staff, featuring the outdoors and natural wonders. Come prepared to be outdoors, get dirty, and enjoy fun, themed day camps in nature.

**Under normal circumstances, Nature Camps are open to ages 3-17. This summer, PPNC summer camp options are subject to change due to COVID-19. Please contact the Nature Center for the most up-to-date availability.*

Cost: Ages 3-6: \$90/week (AM only); Ages 6-13: \$190/week (full days)

Contact / Location: www.lincoln.ne.gov/city/park/naturecenter/camps

naturecenter@lincoln.ne.gov • 402-441-7895

Let's Talk About a Hard Conversation

When your Child says “I just want to kill myself,” or “I don’t want to do this anymore.”

Let me start this by giving you this extremely important phone number: The National Suicide Prevention Lifeline is available 24 hours and all calls are free and confidential (800-273-8255) or Text HOME

I know this is not a topic that is usually dinner conversation, or even one that seems to be a priority. It was not for my family either. I never saw the need, until it affected our household without warning. I am sure if you have children in the public school system, you are also aware of the automatic voice message that is sent out with such devastating news to us as parents. This message always starts with “We are sorry to announce” I don’t know about you but the lump in my throat instantly appears, and a grave sense of sadness quickly consumes you. I don’t know about you but I am quickly calling each one of my kids to check in. I seriously could not believe kiddos in Middle school at the young age of 10 years old, I was getting these calls about. It is so heartbreaking. As parents, we do not think this would ever be our child. We never take the time to have this very heavy conversation with our children. I am going to share some tips from the suicide prevention lifeline on how to start this conversation and how to react. I am also going to give some insight on what we, as parents should be looking for to prevent this from happening within our own homes.

Warning Signs can include:

- Changes in sleep patterns
- Withdrawal from friends, family, regular activities
- Extended periods of sadness
- Decline in grades, not participating in class, not turning in assignments (out of the norm)
- Starts to give things away
- Preoccupation with death and dying
- May stop talking about their future or making long term plans

Risk factors in youth can include:

- Family History
- Exposure to violence
- Impulsivity
- Aggressive or disruptive behavior
- Access to Firearms
- Bullying
- Feelings of hopelessness or helplessness
- Acute loss or rejection

Tips from the [Suicide Prevention Lifeline](#):

- Be direct. Talk openly and matter-of-factly about suicide.
- Be willing to listen. Allow expressions of feelings. Accept the feelings.
- Be non-judgmental. Don't debate whether suicide is right or wrong, or whether feelings are good or bad. Don't lecture on the value of life.
- Get involved. Become available. Show interest and support.
- Don't act shocked. This will put distance between you.
- Seek support.
- Offer hope that alternatives are available, but do not offer glib reassurance.
- Take action. Remove means, like weapons or pills.
- Get help from people or agencies specializing in crisis intervention and suicide prevention.

Suicides among young people continue to be a serious problem. Suicide is the second leading cause of death for children, adolescents, and young adults age 15-to-24-year-olds.

The majority of children and adolescents who attempt suicide have a significant mental health disorder, usually depression.

I have many different youth prevention resources and contacts if you ever find you are in this situation. Please feel free to contact me if you need these. Thank you for taking the time to giving me some of your time and attention to the devastating topic.

Sarah Jackson LHA (402) 434-5530