



A Seasonal Insight into the LHA FSS Program

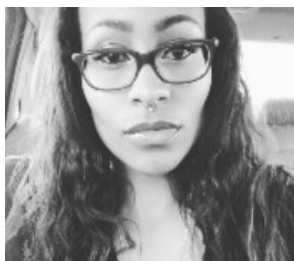
Future Forward



Current Topics >>>



The winner of the Reaching Your Potential Scholarship, Khrystyna Dority, is an FSS participant. Khrystyna had two children during high school, but she is determined not to be a statistic. Despite the difficulty of raising children while working and attending school at Bryan College of Health, she continues to pursue her dream of being a nurse. She wants to become a critical care nurse and eventually a nurse anesthetist. Congrats Khrystyna!



Walking on Sunshine

"When the sun is shining I can do anything; no mountain is too high, no trouble too difficult to overcome."
– Wilma Radolph

Summer is a great time of year and brings many family events and fun memories. We missed so many great activities last year due to COVID. However, this year things seem to be picking back up right where they left off. Although there may be new health measures in place, I think we all are ready to get outside and enjoy the nice summer weather. Here are some local summer activities to keep an eye out for:



The **Lincoln Farmers Markets** will be opening May 1st and will run until Oct 9th. Local vendors bring in fresh produce and products to sell, but it also is a great place to walk around to look at local art and listen to music. This is family friendly free event that even kids will love. SNAP assistance, which provides nutrition benefits to supplement the food budget of needy families, are also accepted at the local farmers markets! Customers wishing to shop with their SNAP benefits can simply stop by the information booth and request the amount they would like to

spend and receive tokens as a market currency to spend with vendors. The SNAP! Double Up Food Bucks Program also allows customers with SNAP to get up to \$20 in FREE Double Up Food Bucks Coupons to spend on fresh fruits and vegetables at the Sundays Farmers Market at the College View location. <http://www.fns.usda.gov/snap/>



First Friday Artwalks These are held on the first Friday of every month at galleries and businesses in downtown Lincoln. The largest network of art galleries is located in downtown Lincoln from 7th to 15th between N and P street. For the full map of galleries and their times visit: <https://downtownlincoln.org/explore/first-friday>

Hub & Soul Is a free community event designed for people of all ages and backgrounds to celebrate music, local food and Lincoln's parks, located at Union Plaza Amphitheatre- 21 & P St. This is a free event running from Aug 26- Sept. 30, 2021 5:30pm-8:30pm. Visit: <https://www.hubandsoul.com/>



Smart Ways to Use Your Stimulus Check



- **Pay any overdue bills**
Rent, Utilities, Car Insurance
- **Stock your pantry**
Stocking up on non-perishable items

- **Pay Off High Interest Debt**
Credit Cards
- **Necessary Car Maintenance**
Repairs/oil change so car is reliable
- **Create Emergency/Savings**
3 to 6 months of living expenses
- **Pay ahead on your rent**

First Time Home Buying Tips

Look At Finances & Credit

The first step in the home buying process is to look at your income, debt, savings, etc. Make sure you count everything. Lenders will ask for W2's, bank account statements and possibly tax information to determine what your Debt-To-Income ratio is. Most lenders want your DTI ratio to be 43% or lower. This is also a good time to check your credit report and score. Lenders are looking for a credit score around 640.

Mortgage Pre-Approval

Look into different lenders and see what their interest rates, length of loan, down payment requirements, property insurance, and closing costs are. Also, ask about first time home ownership grants and loans. Once you find a lender you want to work with, complete an application for pre-approval. The pre-approval amount may be higher than what you actually can afford. Lenders will do a hard inquiry on your credit every time you get a pre-approval letter. Pre-approvals typically only last 3 months.

Hire A Realtor

Finding a real estate agent is key to finding the right home. Your agent will assist you with setting up home viewings, negotiate the price of the home, give references for inspection companies and help complete closing paperwork. Once you find a home you want to buy, your realtor will help you figure out how much money you want to offer for the house and any conditions you want to ask for. The seller will accept or come back with a counter offer.

Visit Homes & Narrow Choices

This is the time when you start seriously looking at homes. Have a clear idea of what kind of home you want. Taking pictures and making a list as you look at homes will help give you a clear idea of what your needs and wants are. Once you find a home you really like make sure to visit the neighborhood during the day and at night to get the best idea of the location. Even though you are in the buying process, it is important to think about the resale value of the home for the future as well.

Make An Offer

Once you find a home, your realtor will put an offer on it. Your realtor will give the seller your offer and then you'll wait to hear if they accept. The seller can accept your original offer, deny it without a counter offer, or make a counter offer with a new price. Once you both have accepted an offer you can only opt out of that offer if: 1) the home appraises for less than mortgage, 2) the inspection reveals flaws owners won't fix or 3) you lose your job before the deal closes.

Inspection

Even if the home appears to have no issues, you should have a trained professional come in and complete a home inspection. You will do a walk-through with the inspector after he looks over the house. Check all windows, doors, light switches, faucets, drains, etc. If the inspector finds serious issues that the seller didn't disclose, you are able to change your offer or even opt out of the sale without penalty. You could also keep the originally agreed on offer but ask that the seller fix the issues.

Final Walk Through and Closing

You will do a final walk through of the home days before signing closing paperwork. This is a good time to check that the items found in the inspection are fixed. If everything looks good then you will meet with your lender and realtor to sign a large amount of paperwork regarding the sale of your new home.



Kids Space



The 2021 Summer Reading Challenge will offer the same coupons, perks and prizes as in past years with a few added bonuses

People who preregister from May 21-May 31 will be eligible to win \$50 gift cards from Hy-Vee, Super Saver, Walmart, Target or Russ's Market. Each registration will receive a plant-able seed paper bookmark, a ticket to a Saltdogs baseball game, and a bag while supplies last. Readers who log their reading time in Beanstack will earn tickets they can put towards drawings for gift cards for food, entertainment, and fun activities. The more you read, the more tickets you earn. We will have Take and Make Craft Kids for young children and for tweens and teens. We've moved our weekly story times outdoors in June and July.



The Kids Bowl Free program is back again for 2021! We like to bowl during the super-hot, dog days of summer. Bowling is great for all ages and ability levels.

Kids enrolled in the program receive 2 free games of bowling EVERY DAY, all summer long! Yes, every day. Signing up is easy and just takes a few minutes. You can add on an affordable Family Pass, which allows adults and teens to also receive 2 games daily when they bowl with a registered child. <https://www.kidsbowlfree.com/>



The 2021 nebraska Passport is set to start again May 1st. You can go to [Nebraskapassport.com](https://nebraskapassport.com) to get yours! Have fun exploring Nebraska while making long lasting memories.



Doodle for Google



I am strong because...

Doodle for Google is an annual art contest open to students in grades K-12. Students were invited to create their own Google doodle for the chance to have it featured on Google.com, as well as win some great scholarships and tech packages for their schools. Google has been hosting the Doodle for Google contest every year in the U.S. since 2008, so this is our thirteenth year. This website shows details for the U.S. only contest, but the Doodle for Google contest takes place in other countries throughout the year as well.



"Kindness & Caring" Alan, Grade K-3



"Peace & Love Among Us" Kahlys, Grade 6-7



"Animals That Are Happy & Friendly" Alina, Grade K-3

We are lucky to share three of the drawings from our FSS families who turned in their creative artwork to Doodle for Google.



Water Fun Time

Water Parks in Eastern Nebraska

Eugene T Mahoney State Park Family Aquatic Center *

We love Mahoney Water Park. It is big enough for kids to have some independence while going down the slide or jumping waves but small enough that I can keep track of my kids. The wave pool is everyone's favorite (including mine) and it is only 30 minutes away. Mahoney is expensive; when we go we spend the day. Opens Memorial Weekend, weather permitting.

Steinhart Aquatic Center *

Beach entry? Check. Lazy River? Check. Water slides? Check. Diving well? Check. Splash pad? Check. Does this pool exist? Yes! It is in Nebraska City, the Steinhart Aquatic Center. Depending on where you live in Lincoln it will take 30-45 minutes to get to the pool. I think this pool is great bang for your buck! Their concessions aren't super expensive and you can easily leave and eat your own meal and come back in. Opens May 29th, weather permitting.

Pawnee Plunge **

Pawnee Plunge is in Columbus, NE and this is the run-down of what is at their water park: a splash pad, a flow-rider, four large water slides, two diving boards, a climbing wall, a lazy river, an obstacle course, a shipwreck playground with two slides and of course, pools. We left our house at 10:45 AM and didn't arrive back until 7:30 PM. I love visiting Pawnee Plunge, it is definitely a once in a summer outing. Opening date: May 31st, weather permitting.

Fremont Splash Station*

Two slides, small wave pool, interactive train slide (perfect for little ones), and splash pad. As a parent I liked this pool because it has great sight lines. My kids enjoyed the slides and they liked the wave pool (not like Mahoney's; it is much smaller). Not a lot of shade; we got hot very quickly. The interactive train slide is great! Opening day: May 31st, weather pending.

Coco Key Water Resort (this water park is inside)

Big Blue Water Park

Fun-Plex Omaha

Island Oasis Water Park

AquaVenture

Hastings Aquacort

Splash Parks in and near Lincoln, NE

Platte River Splash Park is two tiered with three slides, buckets, a waterfall, fountains and more. The water in the splash pad is very warm, unlike most splash pad water. Admission is \$3 for adults and children. Kids 2 and under are free and it is open from 12 noon to 6:00 PM everyday. I think the splash pad is a great alternative to a pool and most of the kids that we went with really enjoyed it. The older kids (age 11) got a bit tired of it after the two hours but everyone younger really had fun. It is especially engaging for 2-6 year olds. There is plenty of seating and shade over the tables. Platte River State Park is at 14421 346th St, Louisville, NE.

Aurora Splash Pad is in Cole Park, located on the south side of Highway 34, between 7th and 8th Streets in Aurora, NE, just two blocks west of Streeter Park. It is a great park with lots of green space, three playgrounds, picnic shelters, walking paths, bathrooms and a splash pad. As a parent, I especially appreciated two things about the splash pad: there are picnic tables and chairs surrounding it and they have sunshades. In the middle of summer when it is scorching hot sunshades are a necessity. The park was a big hit with everyone and we stayed for two hours bouncing from playground to splash pad to playground.

Bennet Splash Pad opened in May of 2019. Their Splash Pad is located in their town park. There is a playground close to the splash pad and a covered shelter with picnic tables. During the summer they have a Farmer's Market in their park every Wednesday from 4-7 as well so that's a great time to come out to check it all out! There are restrooms available as well. Hours are 11:00 AM-8:00 PM

Trago Splash Park is managed by the City of Lincoln. Trago is located on 22nd and U St. This is Lincoln's only free splash park and it is very popular. The splash pad is turned on 11:00 AM-7:00 PM every day, Memorial Day through Labor Day. This park has restrooms, lots of grass, trees and picnic tables.