

FAMILY SELF SUFFICIENCY NEWSLETTER



**Chelmsford Housing
Authority
10 Wilson Street
Chelmsford, MA 01824**

Hours:

**(September-June)
Monday- Friday
8:30AM-4:30PM**

**(July-August)
Monday-Thursday
8AM-5PM
Friday
8AM-Noon**

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Tis The Season To Be JOLLY...

It is amazing how every year; the holiday season just creeps up on us! For many it can be a stressful time. Between planning family gatherings, holiday shopping, cooking all the food, we tend to forget what the holidays should be about, which is spending time with the ones we care about, and making memories to last a lifetime.

We all make our New Year resolutions last minute, some of us seconds before the clock strikes midnight. However, did you know, you don't have to wait until the new year to start working on yourself? For most, our resolutions are the same, weight loss, budgeting, quit smoking etc. Think outside the box, a resolution could be simply to make your bed every morning, or set out your clothes the night before work/school.

"Be present in all things and thankful for all things." —Maya Angelou

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Fun Holiday Dessert!

No-Bake Chocolate Peanut Butter Stacks

INGREDIENTS

- 48 Ritz crackers or buttery golden round crackers
- 1/2 cup creamy peanut butter
- 1/2 cup marshmallow creme
- 1 pound chocolate, coarsely chopped and melted for dipping

INSTRUCTIONS

Line a baking sheet with parchment or wax paper.

Lay 24 crackers on a baking sheet; set aside.

To a medium bowl, add the peanut butter, marshmallow creme, and stir to combine.

Evenly spread a thin (not paper thin, but not too thick either) layer of the peanut butter-marshmallow mixture on the crackers on the baking sheet.

Top with remaining crackers, creating sandwiches; set aside.

To a medium microwave-safe bowl, add the chopped chocolate and heat on high power in 15 to 30 second bursts, stirring after each burst, until chocolate can be stirred smooth.

Dip each stack into the chocolate using one or two forks, allowing the excess to drip off. Place dipped stacks on baking sheet.

Place baking sheet in the fridge or freezer until chocolate has hardened before serving

Holiday Spending Tips

Value Relationships

Write down everyone you plan to give gifts to—from your nearest and dearest to your in-laws and the mail carrier. Then put a dollar figure next to each name. Setting price limits helps you keep your holiday budget on track.

Be Proactive

One of the surest ways to overspend is to wait until the last minute and buy all your gifts in a rush. Not only are you more likely to overspend, but it also makes an already stressful time of the year even more so.

Consider Making Gifts

Homemade presents are great ways to save money while creating something memorable. These gifts might not work for everyone on your list, but they're good options for some. Consider photos for grandparents or cookies for your kids' teachers.



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New Year's Resolution?

Reduce your waste.

Some research shows the average American produces over 2,000 pounds of trash every year. Ways to do this could be to start using re-usable bags at the grocery store, car pool whenever possible, limit your use of paper/plastic plates, and utensils.

Drink more water.

You've probably heard that your body needs it. 75% of us are dehydrated. Can never go wrong with water! It is a simple resolution, and one that we need.

Save more money.

Even a small percentage of your paycheck can add up, plan for a future trip, a new car, even a house! If you happen to be someone who uses cash a lot, whenever you get a \$5 in change, put it in an envelope, and once a month deposit into your savings account.

Don't buy things you don't need.

It's a bad habit overall, we all love to spend money. But, if we don't need it, don't buy it! Make a Pro/Cons list about the item. Is it beneficial to my everyday life? Will I make the best use of it? Is it within my budget?

Focus on your health

Not just your physical health, with diet & exercise, but also your mental health. After the holidays, many of us are mentally exhausted, and lose focus on other priorities in life.

Clear out the clutter

Clutter is literally bad for your health. Research says it stresses you out. Make 2022 the year of organization and cleanliness.



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KIDS CORNER

X C E I R S G Z V C
T H R Y L I M A F U
N E I E F A D N C D
E E K T I C T A Y O
M R S D I N X N P A
A V H N J I D A A T
N B H O L L Y E X S
R A F O B H V L E V
O X N F G F Y Y N R
J F A V O Y C F Q L

HOLLY REINDEER CHEER

GIFTS FAMILY SANTA ORNAMENT

Public Skating

When: December 10th, 2021

Time: 10AM-Noon

Where: Janas Memorial Skating Ring, 382 Douglas Rd, Lowell MA 01852

Cost: Children \$3, adults \$5. Skate rental \$5

Pictures with Santa

When: December 11th, 2021

Time: 10AM-2PM

Where: Billerica Council on Aging, 25 Concord Road, Billerica MA, 01821

Cost: Free

Family Swim

When: January 7th, 2022

Time: 6:30PM-8PM

Where: Boys & Girls Clubs Billerica, 9 Campbell Rd, Billerica MA 01821

Cost: Family Swims are free for members. For non-members who are

guests of a member, \$1 per child; \$2 per adult. \$5 per person if no

registered Club member is with the group

Online Registration needed: <https://www.billericabgc.com/family-swims>

Common Question:

Q: When can an interim disbursement be requested?

A: An interim disbursement can be requested if it coincides with completing your goals, are a participant in good standing, and have the funds available in your escrow account. In order to request one, contact me and I will send you the form that needs to be completed.

RESOURCES:

Fuel Assistance:

Community Teamwork (978-459-6161)

Food Assistance:

Merrimack Valley Food Bank
(978-454-7272)

Child Care:

Child Care Circuit
(978-686-4288)
Department of Early Education & Care
(617-988-6600)

Mental Health & Safety

National Suicide Prevention Lifeline: Call 1-800-273-8255
The lifeline provides 24/4 free confidential support for people in crises Elder Abuse & Neglect; Call 1-800 -922-2275

National Domestic Violence Hotline; Call 1-800-799-7299,
TTY 1- 800-787-787-3224, Chat:
online at thehotline.org

Crisis Hotline-
TEXT/WHATSAPP 741741