

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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Soaking In The Sun

As the summer approaches, most of us have plans set. Trips to the beach, weekends at the lake, camping etc. Let's keep in mind that with the seasons changing, a lot of the times there are also changes within our moods, budget, decision making. It is easy to go over budget when there are so many more activities available, especially this Summer with most things now being open.

It is difficult at times to keep track with our goals, the Family Self Sufficiency program is here as a resource to try and help you keep on track.



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BUDGETING WHEN YOU'RE BROKE

By: Reyna Courage from Investopedia.com

1) AVOID IMMEDIATE DISASTERS- Don't be afraid to request bill extensions or payment plans. see if you can get extensions on any other expenses to free up money for keeping a roof over your head.

2) REVIEW CREDIT CARD PAYMENTS AND DUE DATES- If you are only making the minimum payments on Your credit score will take longer to improve. Try to make at least %10 more than the minimum payment.

3) PRIORITIZING BILLS- Go over all your bills to see what must be paid first and then set up a payment schedule based on your pay days. Call your bill companies to see how much you can pay now to get back on track toward positive status.

5) REVIEW YOUR PAST MONTH'S SPENDING- Online banking and budgeting software and apps help you categorize spending so you can adjust.

6) ELIMINATE UNNECESSARY EXPENSES- Do you need to cut back on coffees? Or going to the movies? Or do you often have spoiled groceries? All cutbacks should start with items you can go back to, once back on track.

7) JOURNAL A NEW BUDGET FOR ONE MONTH- Once you've gone through the first steps, monitor your progress by journaling for one month. You can do this by noting everything you spend in a notebook, budgeting apps on your phone or with financial software.

8) SEEK OUT NEW SOURCES OF INCOME- If your current budget doesn't balance or you're barely scraping by, look at working overtime, getting a second job, or possibly getting a new, higher-paying job.

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Interviewing Tips:

Do your background research.

No matter how sparkly your personality is, you have to do the background research.

Watch your body language.

Lean in or sit up straight to show you are interested, Keep eye contact, do not nod too much. Yes, you want to show agreement, but too many nods and you start to look like you do not truly care.

Review your own resume.

You know what you did, right? Are you sure? Refresh your memory, especially old jobs.

Prepare for standard questions.

Many interviewers are going to ask you to "tell me about a time when ..." followed by something appropriate for your field and this particular job. You should have great answers prepared for this.

Prepare your wardrobe.

Yes, people judge you by what you are wearing. Most interviewers are not going to care the brand of your jacket, or if the heel of your shoe is scuffed, but you should be dressed appropriately.

Prepare your questions.

Do not ask questions that could be answered by looking at the company website. Do ask questions about the challenges of the position, what success looks like, and how this position fits in with the organization's goals.

Do not badmouth your former employer.

You are most likely going to be asked why you are looking to leave your current job (or why you left your last job if you are unemployed). Don't lie, but don't be super negative either.

Do not forget the thank you email.

You can be hired without one, but it is a nice gesture to send a quick follow up email to the hiring manager and recruiter. It keeps you in their minds and shows your politeness.

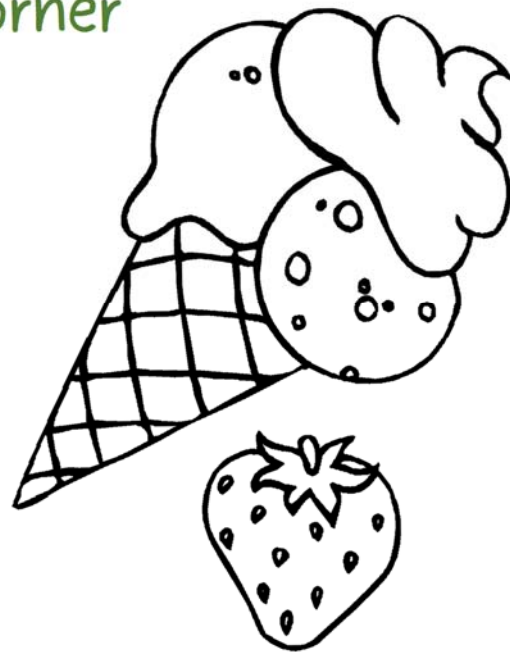
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Kids' Corner

Summer Activities Ideas:

- Go for a nature walk
- Set up an obstacle course
- Visit the fire station
- Make microwave s'mores
- Make a painter's tape race track
- Visit the library
- Scavenger hunt
- Visit an aquarium
(Usually Local Libraries have free passes)
- Pool day
- Visit a local farm
- Go hiking



Common Question:

Q: If I forfeit my voucher, do I receive my escrow?

A: If you forfeit your voucher, and are leaving the program on good terms, yes you are eligible to receive your escrow, after any money owed to the Housing Authority.

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 24/7 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