

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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Fall Breeze & Autumn Leaves

Leaves will soon morph from green, to red, yellow, orange. Just like the color of the leaves, our lives also change.

The Fall is a great time to reflect on your success these last months of 2022, before the New Year starts. Reviewing your goals in order to be successful in the Family Self Sufficiency program is a great way to prepare for 2023. A useful reference to re-evaluate your goals would be your "Goals Sheet", if you need another copy, feel free to reach out & I will be happy to send it your way, or even set up a time to go over it with you!

Ask yourself: What do I want to stay the same? What will I do differently in 2023? What changes do I have to make?

"You can't hit a homerun unless you step up to the plate. You can't catch a fish unless you put your line in the water. You can't reach your goals if you don't try." — Kathy Seligman

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S.M.A.R.T Goals

Zig Ziglar once said "A goal properly set is halfway reached".

So how do you know if you have properly set goals that are realistic? 'SMART' is an acronym that will help you gain clarity on the goals you would like to accomplish and help you know what needs to be done to achieve them.

S: Specific – Determine what you want and be very precise with no room for misinterpretation.

M: Measurable – Identify what success is and make sure it is easy to track. This can be reevaluated when necessary.

A: Achievable – Make sure your goal is reasonable, not outlandish, or unrealistic

R: Relevant – Ensure your goal aligns with your overarching goals

T: Time-bound – Set a deadline and create a schedule so the goal should be finished by a certain time.

Set S.M.A.R.T. goals, write them down and make them visible. This will help you stay motivated while on the road to success!



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7 STEPS TO REBUILDING CREDIT

INFORMATION PROVIDED FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

1. Pay your bills on time, every time

"On time" means the payment gets to the company by the day the bill is due. If you pay by mail, put your payment in the mail a few days before it is due.

2. Don't get too close to your credit limit

Credit scores consider how close you are to being "maxed out" on credit cards.

3. Don't apply for too much credit in a short time

Your credit score may go down if you apply for or open a lot of new accounts in a short time. This includes getting a new card so you can transfer balances, or opening a new store card account so you can get a discount.

4. If you do not qualify for a regular credit card, try a secured card

Many banks and credit unions offer secured credit cards. With most of these cards, your credit line starts out small. You put an amount equal to your credit limit in an account as a deposit.

5. If you pay with a credit card, pay your balance off every month

You can build credit by using your credit card and paying on time, every time. Pay off your balances in full each month to avoid paying finance charges.

6. Keep it up

Credit scores are based on your overall experience with paying your bills over time. The longer you have credit and pay on time, the more information there is to show you're a good credit risk.

7. Check your credit reports and fix errors right away

Your credit report shows your history of loans and borrowing. You can get a free printed copy of each of your credit reports from the three nationwide credit reporting companies every 12 months at annualcreditreport.com.

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KIDS CORNER



Printables.se

Common Question:

Q: Can I remain on the program if I become unemployed before my graduation date?

A: Yes, in order to receive any escrow, you must be employed at graduation time.

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