

FAMILY SELF-SUFFICIENCY NEWSLETTER

Make Decisions You Won't Regret

Some people are afraid to make decisions because they don't want to make a mistake or be criticized. Decision making is such an important skill, yet we receive little training in how to go about it.



What you are today is largely a result of the decisions you have made. If you are not happy with where you are in life, or if you want to do even better, then you can decide to do something about it now.

The decision-making process helps you solve problems by examining alternative choices and deciding on the best route to take. Using a step-by-step approach is an efficient way to make thoughtful, informed decisions that have a positive impact on your short-and long-term goals.

Here is an example of a four-step decision making process:

1. Write down the decision you have to make: Eat healthier
Consequences for not eating healthier=Gain weight
Benefits if you make the change=Have more energy
2. Identify some beneficial alternative choices: Don't buy junk food. Drink water instead of soda. Cook from scratch.
3. Evaluate the choices by weighing pros and cons:
Don't buy junk food Pro=No temptation. Con=Need to find good substitute.
Drink water instead of soda. Pro=Eliminate calories. Con=Need to withdraw from soda.
Cook from scratch. Pro=You control the ingredients. Con=-Takes planning and time.
4. Pick the best alternatives and take action:
Create a plan. Identify what you need. Get support from family and friends. Make a decision!

Your Biggest Money Problems Solved

What money problems keep you up at night? Are you living paycheck to paycheck? Struggling with credit card or student loan debt? Don't have enough savings? No long-term financial plan?

Most of us aren't strangers to worrying about this. Here are some ideas to help solve your money problems.

Talk about it with someone you trust. Ask Jan Nelson about making an appointment with Dave Winther, the FSS financial counselor, who will work with you on a plan for your financial security.

Look at the numbers. Understand your income and your bills. Register for HAC's Money Matters workshop to

learn about creating a spending plan and your credit score. Email Cheryl at ccodair@haconcapecod.org

If you don't have savings, start an emergency fund which will protect you from swiping your credit card when you have an emergency and adding to your debt. Make an appointment with Matt Bolinder, Development Officer at First Citizens Federal Credit Union, for information on opening savings and checking accounts: Matt.bolinder@firstcitizens.org

One of the keys is to take money one step at a time. Get your budget into place so you have a roadmap to guide you. Financial resolution won't happen immediately, but with patience and persistence, it will happen.

Spend money on making memories, not just buying more stuff!



Preparing Makes Sense Get Ready Now

Get a Kit of Emergency Supplies:
Water

Non-perishable food

Flashlight

Batteries

Weather radio

First aid kit

Medications (If needed)

Baby supplies (If needed)

Animal supplies (If needed)

Locate emergency shelters beforehand.
Make a plan to get away or to shelter in
place.

Be informed about what might happen
by learning about specific threats.

Get involved at www.citizenscorp.gov
From ready.gov

CONGRATULATIONS

To Silena F.
who graduated from FSS
and bought a house!



Who Else Wants to Start Their FSS Escrow Account?

- Currently 22 out of 52 participants have an escrow account.
- Monthly deposit amounts vary from \$34 to \$1,169.
- Account balances vary from \$126 to \$11,420.
- If you have an escrow account, you can make a withdrawal to help you achieve a goal twice in a six-month period.
- Jump Start funds up to \$500 are available to help you achieve a goal before your escrow account starts.
- You have the ability to accrue up to \$25,000 in your escrow account.
- When you graduate from FSS you can use the money for whatever you like.
- Contact Jan Nelson to see how much you could be accruing, if your earned income has increased since your last rent change.

SAVE MONEY ON YOUR HEATING BILL

From livingonadime.com

- ☑ Lower the thermostat.
- ☑ Apply for fuel assistance.
- ☑ Inside, dress with 2-3 layers, including flannel shirts and sweaters.
- ☑ At night, wear flannel pj's and a stocking hat.
- ☑ Wear socks and slippers.
- ☑ Use throws or shawls or a sweatshirt to keep warm.
- ☑ Wear gloves without fingers when using the computer or reading.
- ☑ Prepare a hot drink and hold the mug in your hands before you start drinking.
- ☑ Close off rooms you do not use.
- ☑ Put plastic on windows.

4 Quick Ways to Build Your Emergency Fund (www.daveramsey.com)

1. Sell something. Look around the house for items like toys in good condition, exercise equipment you don't use, etc.
2. Find one-time income opportunities inside and outside your home. Answer online surveys, care for someone's pets while they are away, etc.
3. Get a second job or work extra hours. Even if it's for a short time, it will make a difference.
4. Make cuts in your budget, if only temporarily. Cancel or reduce cable costs, eat out less, use coupons, etc.



**It is really about being intentional with where
your money goes!**