



# Financial Skills Class Schedule

## ECONOMIC LITERACY OUTREACH PROJECT

(Center for Women & Families—927 South Second Street)

(Center for Women & Families —4303 West Broadway)

<u>Course #</u>	<u>Course</u>	<u>Monday</u> <u>6-8 @ CWF</u>	<u>Wednesday</u> <u>12-2 @ CWF(Broadway)</u>	<u>Saturday</u> <u>10-12 @ CWF</u>
ELOP #3	Intro to Banking & Savings Options	5/5/08	5/7/08	5/10/08
ELOP #4	Understanding Credit & Managing Debt	5/19/08	5/21/08	5/24/08
ELOP #5	Predatory Lending	6/2/08	6/4/08	6/7/08
ELOP #6	Insurance & Auto Purchase	6/16/08	6/18/08	6/21/08

**NOTE: Wednesday class has been moved to a new location!!**

**\*\*LATE ARRIVALS WILL NOT BE ADMITTED\*\***

**\*\*You MUST sign in to get credit for your attendance\*\***

**\*\*CHILDCARE IS NO LONGER AVAILABLE AT ANY LOCATION\*\***

Sponsored by Louisville Metro Housing Authority

## Financial Literacy Skills Institute

**Canaan Community Development Corporation**

**Family Life Center Room 10**

**2840 Hikes Lane 6pm to 8 pm**

**May 5** — Consumer Credit

**May 12** — Financial Products

**May 19** — Identity Theft/Online Banking

**June 2** — Refinance

**June 9** — Foreclosure Prevention

**June 16** — Wills & Estate Planning

**June 23** — Think Retirement —Part 1 (Financial Planning/Investments/401K)

**June 30** — Think Retirement —Part 2 (Financial Planning/Investments/401K)

**PLEASE CALL (502) 776-6369 ext 307 TO REGISTER**

Sponsored by Canaan Community Development Corporation

# Family Self-Sufficiency Participants

[Tamiaka Crook](#) gained full time employment. Tamiaka is a Sheppard Square resident & mother of three girls which include a set of twins. "In the confrontation between the stream and the rock, the stream always wins- not through strength but by perseverance".

[Tanika Thomas](#) is employed, completing a children's book, and working on a CD; all while raising her children... You go girl!!! "The key to happiness is having dreams. The key to success is making your dreams come true."

(DeShawn Simpson)

Congratulations to [Lashea Brown](#), [Amy Pantoja](#) and [Anesha Young](#) for completing the Home Ownership Program.

Congratulations [Deborah Sanders](#) for securing full-time employment at RC Bottling Company.

(Russell Hughes)

Congratulations to [Martina Hammon](#) for being employed by Tumbleweed Restaurants, Inc for four years. Martina also participates in the Home Ownership Program and is getting ready to graduate from the FSS Program at the end of this year. Keep up the good work!

Congratulations to [Brenda Williams](#) for obtaining a job. I am proud of you! You made a first important step to self-sufficiency and to success! Great Job!

(Lana Zusstone)

Congratulations to [Lillian Baker](#) and [Laurie Sheckles](#), who graduated from FSS in May. I'm very proud of you both!

(Sandy Schardein)

Congratulations to [Michele Toliver](#) who will graduate from the University of Louisville's Kent School of Social Work on May 10th. Ms. Toliver is graduating Magna Cum Laude with a Master of Science in Social Work with a specialization in Counseling.

Congratulations to [Jacqueline Johnson](#) and [Alisa Fowler](#) on their recent graduation from the FSS Program.

(Joel Dansby)

Congratulations to [Ariana](#), daughter of [Brandy Holland](#), on improving her grades at Valley High School. Her classes include concert choir and photography, and she earned 4 A's and 2 B's.

Congratulations to [Lebra Wade](#) on the birth of her son, [LeQuan Taylor](#), on 3/11/08. He weighed 6.2 lbs. and was 18.5 inches long. Best wishes to Ms. Wade and her family.

(Kathy Phillips)

## Johnnice Otis Takes the Cake (and more) at Baking Contest

[Johnnice Otis](#) did it again! As a Culinary Arts major at JCTC, she competed in the April state-wide SkillsUSA competition. She repeated last year's first place finish in the commercial baking division. In 2007, she was the first woman (and the first JCTC student) to win the state title, so the 2008 win also sets a record.

The contest judging included bread, muffins, pie, cookies, pastries and an iced cake. As state title holder, she'll compete again for the national title and prizes this summer in Kansas City, Kansas. Congratulations and best of luck!

Johnnice will graduate from JCTC in May, and intends to become a professional chef.

(Sandy Schardein)

# Family Self-Sufficiency Participants

Congratulations to [Sophia Cauley](#), who graduated from the FSS Program last month! She worked extremely hard to reach every goal she set for herself. She graduated from JCTC with a Radiology Technician degree and is now working full time at Baptist East. A not-so-far-away goal for Sophia is to become a homeowner. Sophia, it was such a pleasure to work with you and I wish you the best of luck on all your future goals.

(Michele Johnson)

Congratulations to [Lakesha Mohamed](#) for getting her Medical Office Professional certification from ATA. She finished all course work and will participate in the graduation in May. She's also pursuing her AA degree, and hopes to finish it by next December. All this is in addition to working full time and raising her family!

(Sandy Schardein)

[Shalita Muex](#) is the proud Mom of Ernest Bradley, her 9 yr old son, who just received a Proficient/Distinguished Level on his pre-test for CATS in both Math and Reading/ Language Arts Skills. He is a 3<sup>rd</sup> Grader with a promising future! As they say, "the acorn doesn't drop far from the tree"! Congratulations to Ernest and Mom.

(Vicky Bomar)

## CONGRATULATIONS ARE IN ORDER FOR:

[Lisa Williams](#), a recent graduate, recent home owner, and long time fighter. Fighting for what, one might ask? Lisa would be the first to say." fighting for herself and family" She would go on to elaborate on the many years she has spent fighting against herself. Ms. Williams is a fascinating individual and I'm hoping that we will have an opportunity to hear her story at the FSS Recognition Celebration event this year. Her sons are also quite phenomenal. Her eldest son whom is an Engineer student at Uof L was recently honored with a full scholarship from the Poe Foundation. They were so impressed with him that their scholarship will cover him through graduate school. Her youngest son has turned his world around with his previous grades of U's and NI's to S's and S+. They will all be joining her daughter on an out of state girl scout trip.

[Denise Washington](#) is a recent graduate, and home owner. In previous newsletter's , I've bragged and bragged about her many accomplishments. My regard to her will always be of the highest respect.

[Marie Sloss](#) is a recent graduate. She plans to purchase a home in the near future.

[Ericka Barnes](#) enrolled in the home ownership program.

[Tawana Bibb](#) completed the home ownership program. She is looking for a home of her own.

[Anola Hampton](#) began attending the ELOP series.

[Kim Dandridge](#) enrolled in the IDA program

[Kimberly Hazard](#) continues to participate in the IDA program

[Crystal Kilgore](#) has obtained suitable employment

[Teresa Mc Elroy](#) opened an IDA account

[Stacie Oates](#) completed the ELOP series.

[Keawanda Reed](#) completed home ownership counseling

[Tifene Saunders](#) has new employment and starting the ELOP series

(Damita Hannah)

## **SUMMER JOB PROGRAM FOR HIGH SCHOOL AND COLLEGE STUDENTS**

YouthBuild Louisville's Conservation Corps division, E-Corps, is now accepting applications for Summer Crew Members. The summer job program is for high school and college students ages 17 – 20 yrs. A stipend of \$1,000 will be paid for the 8 week program which begins on June 3 through August 8 (no work the week of June 30 through July 4). A complete job description and application is available on the YBL website, [www.youthbuildlouisville.org](http://www.youthbuildlouisville.org) click on Enter Site and then click on E-Corps, or one can be picked up at the offices at 800 W. Chestnut, Bldg. A Room106, M-F 9am to 5pm. Interviews will be scheduled upon receipt of completed application and will continue until the positions are filled.

The Louisville E-Corps is an innovative job training and education program designed to prepare unemployed or under-employed young adults 16-24 yrs. for careers and/or higher education pursuits. Participants during the full 12 month program learn about the natural world, conservation issues and ways to engage the community in caring for the environment through education, restoration and conservation projects. Corps members participate in on –the-job training in environmental management. Education opportunities are provided during the program through GED, E-School and college prep courses. In addition the program provides a wide array of programs and activities that provide opportunities for the members to improve work skills, life skills and ethics of community service.

The next 12 month E-corps program is schedule to start in August of 2008. Information and an Application for the year round program can be obtained on the YBL website [www.youthbuildlouisville.org](http://www.youthbuildlouisville.org) Click on Enter Site and then Click on E-Corps and go to year round program application.

Sponsored by YouthBuild Louisville

## **Section 8 Home Ownership Orientation**

**May 20, 2008**

**10 am OR 6 pm**

**Louisville Metro Housing Authority**

**801 Vine Street**

**Call Beatrice at 569-6463 to register.**

**(This is for information, only)**

Sponsored by Louisville Metro Housing Authority

---

## **Are You Having Your Say?**

You can't miss it...and don't forget it: Election Day is coming. The polls will be open Tuesday, May 20, from 6 a.m. to 6 p.m. for registered voters to mark their ballots for the presidential primary as well as local and state candidates.

This year our Kentucky primary might affect the nomination process, at least for the presidential candidates running within the Democratic Party. You can show your preference only by voting, so mark your calendar now to vote on May 20.

Don't know if you're still registered, or where to vote? Call the Board of Elections at 574-6100. (If you aren't able to vote in the primary election, register so you can vote in the November general election.)

Article submitted by Sandy Schardein

# ECONOMIC STIMULUS PAYMENTS

Economic stimulus payments will be issued according to the last two-digits of the main filer's Social Security number. People who use direct deposit also will be among the first to receive the payments starting May 2. Paper checks will be put in the mail starting May 16.

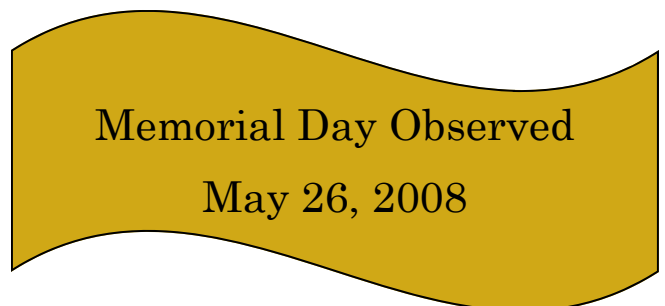
## PAPER CHECK

Last two SSN digits:	Payments will be mailed by:
00 through 09	May 16
10 through 18	May 23
19 through 25	May 30
26 through 38	June 6
39 through 51	June 13
52 through 63	June 20
64 through 75	June 27
76 through 87	July 4
88 through 99	July 11

## DIRECT DEPOSIT

Last two SSN digits:	Payment will be transmitted:
00 through 20	May 2
21 through 75	May 9
76 through 99	May 16

People who file a return after April 15 will receive their economic stimulus payment, but probably about two weeks later than the schedule shows. A return must be filed by October 15 in order to receive a stimulus payment this year. See the [online calculator](#) for an estimate of the amount you will receive. WWW.IRS.GOV



# 2008 HIKES POINT BUSINESS EXPO & HEALTH FAIR

May 10, 2008 9:00 am to 3:00 pm

**Where: Meadowview Presbyterian Church**                      **2944 Breckenridge Lane (across from K-mart)**

- Live Entertainment    Food & Drinks (provided by HPABA)
- Balloon Rides    Business Booths
- Fire Truck Rides    Health Fair

Sponsored by Hikes Point Area Business Association

## ATTENTION SECTION 8 HOMEOWNERS

### SECTION 8 RECERTIFICATION:

When you receive the new recertification packet from the Section 8 office it will have many items in it. The "What to Submit to the LMHA" sheet will walk you thru each form. Some of the items in the packet are for renters and landlords. As a homeowner, you will need to complete the following and send back to Frances Jones by the deadline given:

- 1) the completed **Personal Declaration** form,
- 2) **all income verification**,
- 3) the **Release of Information** (be sure to sign both sides), and
- 4) any **identification of new members** in the household. Contact Frances Jones if your household composition changes. Adding or removing members from your household requires an appointment at Section 8.

You can throw away the lease, utility sheets, tenancy approval form, and any other non-relevant information that comes in the packet. Frances Jones is your Housing Specialist at the Section 8 office – she will be processing all future appointments you have for Section 8.

### TIPS FROM THE BETTER BUSINESS BUREAU:

Spring Cleaning? Know what to keep, what to shred, and when to shred it! Get rid of cancelled checks (un-less they need to be used for tax purposes) after 1 year; Credit card and bank account statements with no tax or other long-term significance can be discarded after a year; Paycheck stubs can be shredded yearly after the income has been reconciled with a W-2 or other tax form. Monthly bills should be shredded the year after being received by the consumer. For more tips on shredding important documents and protect-ing your identity, go to [www.bbb.org](http://www.bbb.org).

With warm weather approaching, BBB is warning homeowners to be on the lookout for home improve-ment scams. Scam artists may show up at your door, advertise in local papers, or deliver fliers to your home. BBB ad-vides homeowners to never let a contractor pressure them into making a snap decision. A reputable professional will recognize that you need time to consider many factors when deciding which contractor to hire. Also, get bids from a few different companies on the same job, and ALWAYS get a signed, written contract.

Get your AC checked before it heats up too much outside! Ask friends and neighbors to recommend a contrac-tor, or check out a company with the BBB. Consumers should get three bids from contractors for repair work and get references from the companies. Bids for extensive repair or replacement of air-condi-tioning systems should be submitted in writing.

The next LMHA sponsored **FREE Will Clinic** will be held on Saturday, September 27<sup>th</sup> – this clinic is open to all Section 8 Homeowners! If you do not have a Last Will & Testament, please seriously consider this clinic. There are a limited number of appointments available. If you are interested in attending this clinic, notify Nicole Lyons (569-3776) **ASAP**.

Sponsored by Louisville Metro Housing Authority

# SUMMER CAMP SCHOLARSHIP PROVIDERS

All Care Community Center	447 1611	Mt. Nebo	897-6333
Bates Community Development Corporation	636-0573	Newburg Community Center	456-8122
Beechmont Community Center	361-5484	Parkhill Community Center	637-3044
Berrytown Family YMCA	244-6187	Plymouth Community Renewal Center	583-7889
California Community Center	574-2658	Portland Community Center	776-0913
Cedar Ridge Camp Inc	267-5848	Project One, Inc	778-1003
Chestnut Street Family YMCA	587-7405	Project Reach Out	634-1111
Corinthian Christian Life Center	583-7977	Salvation Army Boys & Girls Clubs	671-4909
Cyril Allgier community Center	456-3261	Shawnee Community Center	775-5268
Downtown YMCA Day Camp	587-6700	Shelby Park Community Center	574-1780
Dumeyer Community Center	366-9206	South Louisville Community Center	574-3206
Eastern Star Dev Training Academy Inc	774-4265	Southern Star Development Corporation	775-0198
Home of the Innocents	596-1000	Southwest YMCA	933-9622
Jefferson County 4-H Council	569-2344	Southwick Community Center	775-6598
Jewell Park Trojans	819-4329	Squallis Puppeteers	540-4977
Junior Achievement	561-5436	Sun Valley Community Center	937-8802
Louisville Nature Center	458-1328	Sylvania Community Center	935-2619
Louisville Zoo	238-5328	Ursuline School for the Performing Arts	897-1816
Meyzeek Middle School	584-8613	West Louisville Performing Arts Academy Inc	582-0123
Midwest Church of Christ	774-3986	Wheeler Youth Summer Camp	408-6020

## Partners in Promoting Family Self-Sufficiency

Louisville Metro Department of Housing & Family Services  
Division of Human Services  
Operation Self-Help/Family Self-Sufficiency  
810 Barret Avenue 3rd Floor  
Louisville, KY 40204  
Fax: (502) 574-6171 or 574-5548

Louisville Metro Housing Authority  
Special Programs / Family Self-Sufficiency  
801 Vine Street 3rd Floor  
Louisville, KY 40204  
Fax: (502) 587-1994



## To Apply For the FSS Program

If you live in public housing  
or scattered site,  
call Dan Farrell  
at 569-6902.

If you have Section 8  
rental assistance,  
call Amber Goddard  
at 569-6933.

FSS News is published monthly for and about participants in the Family Self-Sufficiency Program.

If you wish to contribute information about yourself, your children or community resources, contact your case manager or Legina Stoner at 574-1965. The deadline for the next issue is Thursday, May 15, 2008.