

FSS NEWS

Volume IIII, Issue III

March 2008

2008 Career Expo

Wednesday, March 26, 2008

10 a.m. — 5 p.m.

Kentucky International Convention Center

Exhibit Hall 1A

Fourth & Market Streets

*****Over 100 Expo Employers*****

Sponsored by Louisville Urban League, Job News, WLKY News Channel 32, TARC, CITI, Caesars Indiana, Enterprise Rent-A-Car, UPS, Whayne Supply, Anthem, Geek Squad, Jewish Hospital & St. Mary's Healthcare, KentuckianaWorks, Louisville Metro, MSD, Norton Healthcare.

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Professional and Work Development Training

Location: Mabel Wiggins Investment Center
1411 Algonquin Parkway

Classes

March 17, 2008 — March 21, 2008

Monday-Friday, 10:00 am –2:30 pm

To sign up call Shalonda Travis or Alicia Dailey
at 569-6900. Space is limited.

****High School Diploma or GED is required****

Sponsored by Louisville Metro Housing Authority

Financial Skills Class Schedule

ECONOMIC LITERACY OUTREACH PROJECT

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

(Presbyterian Community Center —701 South Hancock Street)

<u>Course #</u>	<u>Course</u>	Monday <u>6-8 @ CWF</u>	Wednesday <u>12-2 @ PCC</u>	Saturday <u>10-12 @ CWF</u>
ELOP #5	Predatory Lending	3/3/08	3/5/08	3/8/08
ELOP #6	Insurance and Auto Purchase	3/17/08	3/19/08	3/22/08

REMINDER: Evening class now being held on Monday!!

****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 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>	Monday <u>6-8 @ CWF</u>	Wednesday <u>12-2 @ CWF(Broadway)</u>	Saturday <u>10-12 @ CWF</u>
ELOP #1	Financial Goal Setting	4/7/08	4/9/08	4/12/08
ELOP #2	Budgeting and Record Keeping	4/21/08	4/23/08	4/26/08
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****

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Family Self-Sufficiency Participants

Congratulations to [Chonnette Goodson-Frazier](#) on her graduation from the FSS Program.

Congratulations to [Shanita Porter](#) on her graduation from the FSS Program.

Congratulations to [Michael Smith](#) who graduated from the FSS Program and the Homeownership program and will soon be searching for a home.

(Kim Johnson)

Congratulations to [Jakeita Saunders](#) on obtaining her GED.

(Kathy Phillips)

Congratulations to [Shequila Goff](#), who has successfully graduated from FSS. Good luck on all your future plans and keep up the hard work!

(Deborah Gilbert)

Congratulations to [Maryam Muhammad](#) for graduating from the FSS Program.

Congratulations to [Detra Syndor](#) for receiving a promotion to supervisor.

Congratulations to [Nancy Morrison](#) for completing all ELOP workshops in less than 7 months. "Way to go"

(John Victor)

Congratulations to the following participants:

[Cheri Liggons](#) for purchase of a new home.

[Valerie Hamilton](#) has completed second semester at JCC. She is studying Nursing and has a 4.0 GPA.

Best wishes to [Natascha Andrews\(Blair\)](#) on your marriage on 9/28/07 and earning an MSW. She currently works with Child Protective Services.

[Shavonda Simmons](#) completed the homeownership program and is looking for a house.

[Kendra Wright](#) transferred to the University of Louisville and is studying Photo-Journalism.

(Deborah Bailey-Roberts)

Congratulations to [Shylonda Dillard](#) for purchasing a home and graduating from the FSS Program. We wish you much success as you move forward.

Congratulations to [Amy Pantoja](#) on her new job as a Claims Processor.

(Russell Hughes)

Congratulations to...

[Ireatha Davis](#) – starting new full-time employment!

[Kirstie Knight](#) – advancing in her career by passing the tests for insurance agent licensing *and* completing the workshop requirement!

[Wenohah \(Hope\) Knuckles](#) – new job in medical office staffing *and* completing the workshop requirement!

[Shinika McQuarter](#) – going from temporary hire to permanent full-time status!

[Lakesha Mohamed](#) – completing medical office training at ATA, *and* starting new full-time work!

[Samantha Egnew](#) reached one of her goals in January—she's now a homeowner!

Keep up the good work! I'm so proud of all of you.

(Sandy Schardein)

[Pamela Stiles](#) graduated after 4 years in the FSS Program. Ms. Stiles plans to purchase a home.

[Sandra Stephenson](#) graduated after 5 years in the FSS Program.

Congratulations to both of you!

(Charlene Reeder-Welch)

Home Ownership Expo

Saturday, April 5, 2008

10 a.m. to 4 p.m.

Louisville Gardens

525 West Muhammad Ali Blvd

You'll learn about:

- | | |
|---|------------------------------------|
| Figuring out how much house you can afford | Choosing a real estate agent |
| Selecting a lender | Filling out a loan application |
| Making an offer on a house | Buying homeowners insurance |
| Maintaining your new home | Setting (and sticking to) a budget |
| Accessing government and private programs designed to ease the burden for first-time buyers. | |
| Determining what other services - landscaping, security, home improvement, etc. - you will need | |

Real-estate agents Builders Lending institutions Insurance companies Non-profits Landscapers & more

FSS Participants will receive 1/2 credit for each workshop attended

FREE Admission---FREE Credit Report---Drawing for a FREE House

Sponsored by Louisville Metro Housing & Family Services, PNC Bank, 1st Independence Bank, Kentucky Housing Corporation.

Would you like to own a home in Newburg?

Individual Development Accounts (IDAs) allow first-time homebuyers' savings to be matched and used toward homeownership.

Program Information Session Tuesday, March 11 at 6:30 p.m.

O'Connor Learning Center – 5809 Russett Place

(Off Rangeland Rd. in Newburg near Rangeland Elementary)

In the Newburg Weed & Seed IDA Program, participants will:

- Receive a \$2 match for each \$1 saved, with a maximum match of \$4,000 for up to \$2,000 saved.
- Take part in one-on-one financial counseling sessions and Homebuyers' Clubs conducted by Housing Partnership, Inc.
- Attend financial education workshops provided by National City Bank and PNC Bank

To learn more, please contact Holly Stivers at 719-7105 or HollyS@ndhc.org

Sponsored by Newburg Weed & Seed and New Directions Housing Corporation

ATTENTION SECTION 8 HOMEOWNERS

You are encouraged to utilize the FREE tax service offered by the VITA sites listed in the FSS News. However, if you choose to file your taxes elsewhere please read the information below. If you have already filed your taxes for 2007 year, please keep this information in mind for the future.

Better Business Bureau (BBB) Offers Tips On Hiring a Tax Preparer:

The tax season is here! If you choose to pay someone to prepare your taxes, the task at hand is hiring the correct preparer for your needs. The BBB offers these tips:

- Get referrals from satisfied clients.
- Interview the potential preparer. Ask about their training, experience and knowledge of current tax law. Are they a member of a professional organization with continuing education requirements and a code of ethics? Are they willing to guarantee the accuracy of their work and amend the return if there is a mistake?
- How long have they been in business? You'll want someone who will still be around to answer questions that may arise later on.
- Get an estimate for their fee prior to authorizing the work.

Steer clear of tax preparers who sound too good to be true. Be wary if they:

- Boast that they can obtain larger refunds than competitors.
- Pressure you to sign up for immediate payment of your refund. This involves a loan that typically carries a high interest rate.
- Base their fee on a percentage of the refund amount, rather than the complexity of the tax return.
- Don't ask to review your records and receipts or discuss your qualifications for expenses and deductions.

Contact the BBB at 1-800-388-2222 or go to www.bbb.org to determine if a tax preparer is one you can trust!



2008 Metro Parks Youth Extravaganza Dance Competition

Saturday, March 29th at 2 p.m.

Iroquois Amphitheater 1080 Amphitheater Road
(New Cut Road & Kenwood Drive)

Dance groups ages 6 to 18 are invited to join dancers from Metro Parks Community Centers for this dance competition. Teams from schools, churches and private studios can compete for trophies and city-wide bragging rights! The event encourages physical activity by celebrating all styles of dance, from basic jazz to hip hop.

\$25 per group

For registration/information: Beechmont Community Center (502) 361-5484

California Community Center (502) 574-2658

Baxter Community Center (502) 574-2670

***Registration began on Monday, January 7, 2008.

Come and put your best foot forward!!

Sponsored by Metro Parks

Diabetes Self-Management Series

offered by the Chronic Disease Prevention Team of Louisville
Metro Department of Public Health and Wellness

These classes are free and are open to the public. *REGISTRATION REQUIRED.*

Thursday, March 6 - Class Topics: Types of Diabetes, High & Low Blood Sugar, Sick Days

Thursday, March 13 - Class Topics: Diet and Exercise

Thursday, March 20 - Class Topics: Diabetes Pills, Insulin, Preventing Complications (Part 1)

Thursday, March 27 - Class Topics: Preventing Complications (Part 2), Foot & Skin Care, Glucose Monitoring and Standards of Care

Location: Central Government Center, 7201 Outer Loop

Class times: 1:00 pm - 3:30 pm (all 4 days).

****Participants of this series will have an opportunity to receive a free physical activity evaluation by faculty and students of the Bellarmine University, Physical Therapy Program.****

Please arrive 15 minutes early for first class to fill out paperwork. Attendance at all classes is encouraged.

Contact the Chronic Disease Prevention Team at (502) 574-6663 to register or send an e-mail to Erin.VanGundy@louisvilleky.gov

Sponsored by Louisville Metro Public Health & Wellness

EARNED INCOME TAX CREDIT

The Earned Income Tax Credit (EITC) sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

You must meet the following EITC requirements:

**Must have a valid Social Security

**You must have earned income from employment or from self-employment

**Your filing status cannot be married, filing separately

You must be a U.S. citizen or resident alien all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return.

**You cannot be a qualifying child of another person

**If you do not have a qualifying child, you must: be age 25 but under 65 at the end of the year. Live in the U.S. for more that half the year, and not qualify as a dependent of another person

**Cannot file Form 2555 or 2555-EZ (related to foreign earn income)

Earned income and adjusted gross income (AGI) must each be less than:

**\$37,783 (\$39,783 married filing jointly) with two or more qualifying children;

**\$33,241 (\$35,241 married filing jointly) with one qualifying child;

**\$12,590 (\$14,590 married filing jointly) with no qualifying children.

Tax Year 2007 maximum credit:

\$4,716 with two or more qualifying children; **\$2,853** with one qualifying child; **\$428** with no qualifying children

Sponsored by Louisville Metro, Metro United Way, Louisville Asset Building Coalition, Making Connections, IRS and Metro United Way 2-1-1



FREE INCOME TAX SERVICES

This service, called Volunteer Income Tax Assistance (VITA), is provided at several sites within the community:

Call 211 for hours & details on what to bring.

Americana Community Center	4801 Southside Drive, 40214
Canaan Community Development Center	2840 Hikes Lane, 40218
Center for Accessible Living	305 W. Broadway, 40202
Louisville Central Community Center	1300 W. Muhammad Ali, 40203
Louisville Urban League	1535 W. Broadway, 40203
New Directions – O'Connor	5809 Russet Place, 40219
Office of Employment and Training	600 Cedar St., 40202
Portland Promise Center	1831 Baird St, 40203
Presbyterian Community Center (PCC)	701 S. Hancock St., 40203
St. Clement	5437 Johnstontown Road 40272
Wesley House Community Center	5114 Preston Hwy, 40213

The certified preparers will help see if you qualify for the Earned Income Tax Credit (EITC). If you qualify, you can receive up to a \$4,700 credit.

You can file electronically and get direct deposit for free. You can get your return in around 3-14 days. It's your money and you can use it to pay off debt and build wealth!

Sponsored by Louisville Metro, Metro United Way, Louisville Asset Building Coalition, Making Connections, IRS and Metro United Way 2-1-1

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 Friday, March 14, 2008.