

About The Money: Understanding Your FSS Family Savings Account

The Family Self-Sufficiency (FSS) program has many perks, one being the Family Savings Account or also referred to as an escrow account or managed savings account. The Salina Housing Authority (SHA) sets up this account for our FSS participants. This Family Savings Account is available to ALL FSS participants who grow their earnings. The way the Family Savings deposits are determined is: As your income grows, the amount you pay for rent increases; by being on FSS, we put your rent increase into the Family Savings Account for you. We provide statements of your account balance quarterly.

A desire to access your Family Savings may be tempting because hey, you have bills to pay. But the purpose of the account is to help you build your future so you can accomplish your plan to purchase a new car or home, increase your emergency savings or place money into a retirement account. The goal of FSS is to help you obtain a financial understanding to get you through tough times by being on the program. In our one-on-one meetings, we discuss having a separate savings account, building your emergency funding, and participating in budgeting classes to help you be stable in the most challenging times. We also discuss community resources on how to access supports when immediate options are exhausted. The last thing we want to do is help you deplete savings you worked so hard on.

Families are allowed one-time interim access to the Family Savings Account. However, some stipulations are set before approval to access funding:

- Must have completed individual contract participation interim goals
- Must be related to education, training, or employment expenses
- Must be related to Homeownership education course
- Request must not be more than 5% of Family Savings balance
- Family Savings is a "last resort" to be used after all options are explored.
- Must be in good standing with your housing program

FSS Family Savings is even more inspiration in building a better foundation for your future!

—Rachel

SHA Mission Statement

The Salina Housing Authority is dedicated to providing and advocating affordable, safe living environments and opportunities to become self-sufficient for persons of very low to moderate income.

If you are interested in learning more about FSS and how the Family Savings Account works or how to increase your savings potential, please call Rachel at (785)827-0441.



What does it mean to vote?

By Rachel Holt

The right to vote gives us, the people, the power to determine by popular vote which elected leaders we want to represent us. Voting allows us to choose which official best represents us and who will fight for that vision. As children, we voted who would be the captain of our sports team or the who would present the team presentation in front of the entire class. In our youth, the dodge ball captain was usually the most athletic, the fairest or maybe even the coolest. During presentations we chose the person who was most articulate or who was most familiar and comfortable with the subject. When all things went well, and you won the game or scored above a C on the presentation we knew we as students made that determination in who we chose to represent us and who led us to achieve a common goal. Even if things did not go well, you knew you had a choice in picking the person who best represented you. That is what it means to vote. Having the ability, choice or right to determine who best represents you and your values.

Voting goes beyond picking a president. Voting is choosing an appropriate leader who represents *you* and *your* beliefs and values. Did you know we elect federal people who determine things such as governmental assistance, employment wages and housing? Elected officials are also local as citizens choose someone to run our schools, to oversee police in our communities or who determines how our tax money is spent on roads or parks. Votes in all elections count and your voice deserves to be heard!

To learn more about Elections and Voting visit: <https://www.usa.gov/voting>

To know if you are registered to vote or about your polling site, please visit: <https://myvoteinfo.voteks.org/VoterView>



LEADERSHIP

What does it mean to be a leader? To simply define a leader is “someone that leads.” But when you add complexities to the term, it means to guide or direct. What does that mean? Being a leader is being the person who can call the shots! A leader in the “take charge” person of the group or organization. Generally, a good leader is a person who sets the example; he is a good communicator; he is an inspiration to others, and is very resourceful.

In FSS, we want you to know you are the leader. First, by taking charge and being on the FSS program, you have taken control of your future success. You are learning to communicate effectively and access the information and resources you need to develop yourself. So be proud, count your accomplishments, and never give up! You are a leader!

We welcome Ashley Haney, our Property Manager for Pioneer President's Place and Oakdale/Johnstown Apartments. Ashley has previous experience in property management as well as a history with another Housing Authority!

She is always welcoming and presents to everyone with a smile. Don't let her shy exterior fool you; she is packed with spunk and fits right into our fun, lively group here at SHA!



New Faces At SHA

Taking Initiative

What Does Taking Initiative at Work Mean?

Taking initiative means going the extra mile or going above and beyond your normal job responsibilities to make things happen.

Taking initiative means the ability to see something that needs to be done and deciding to do it out of your own free will without someone else telling you to do it.

Doing something that needs to be done out of your own personal drive with a desire to make things better than they were before or improve processes and ways of doing things.

Doing more than your normal work duties and adding a little unexpected surprise for others at work.

Being proactive instead of reacting

Budgeting Tips

1. Start a budget. Having a budget and sticking to it can help build savings and teach discipline in your daily life. Knowing what you have and how you plan to spend it and having some left to save for a new house or car can help understand needs vs. wants and self-control.
2. Cook at Home. Do you know the cost of buying burgers and fries at a fast-food chain much more expensive than making them at home? It costs you 50% less to make a meal of burgers and fries at home. A family of four can spend up to \$28 for ONE fast-food outing. That's \$336 per year! Try to find a copy cat recipe for your favorite fast food meal and make it a part of your weekly meal plan. Try websites like topsecretrecipes.com for inspiration.
3. Automatically deposit a portion of your paycheck. If you want to save money and you know you have trouble spending all of your checks immediately. See if your employer will direct deposit a specific amount of your paycheck into your savings.
4. Watch the Subscriptions. Do you need Netflix, Hulu, Sling, and Fandango? Check out some free channels like PBS or YouTube. You can find some entertaining things for free or half the cost.
5. Plan your meals. Meal planning and prep can help you determine what you have in the fridge. Conclusion: it reduces impulse buying and

reduces the urge to go out to buy fast food and spend money you could be saving. Allrecipes.com has some great ideas.

6. Free fun! Look for things to do in your FSS newsletters or ask your FSS Coordinator for **free fun** in the community!

*we in no way are promoting brands or websites in this article



Living on a Budget

Sign up Window: July 20 - August 7

Orientation: August 17 - 20

Sign up Window: September 21 -

October 9

Orientation: October 19 - 22

Sign up Window: November 23 - De-

cember 11

Orientation: January 4 - 7

Sign up Window: February 8 - 26

Orientation: March 8 - 11

Sign up Window: April 19 - May 7

Orientation: May 17 - 20

Salina Adult Education

Did you know you FSS can assist you in finding funding some of your educational and employment endeavors?

LOCAL COLLEGES AND UNIVERSITIES

Bethany College

335 W Sweensson, Lindsborg

Spring Classes Begin: Jan 25, 2021

Admissions: **800.826.2281**

Cloud County Community College

2221 Campus Drive, Concordia

Spring Classes Begin:

Admissions: **785.243.1435 ext 212**

Kansas Wesleyan University

100 E Claflin, Salina

Spring Classes Begin: Jan 12, 2021

Call: **785.827.5541**

Kansas State University Polytechnic

2312 Centennial Rd, Salina

Spring Classes Begin: Jan 19, 2021

Admissions: **785.826.2640**

Salina Area Technical College

2562 Centennial Rd, Salina

Spring Classes Begin: Jan 11, 2021

Admissions: **785.309.3100**

If you need assistance in applying or enrolling in classes, please call the Admissions office of the college of your choice or Rachel your FSS Coordinator.



Kansas Works

203 N. 10th Street
Salina, KS 67401

<http://www.kansasworkforceone.org/>

785-827-0385

City of Salina

<http://www.salina-ks.gov/employment-opportunities>

Team Employment

230 S Santa Fe Ave, Salina, KS 67401

<https://team-employment.com/>

Vocational Rehabilitation

Brandy Gillespie
901 Westchester Drive, Suite A
Salina, KS 67401

Phone: 785-515-6634

Toll-free: 888-369-4777

TTY/TDD: 1-800-766-3777

Fax: 785-493-8003

For Your Info

THE SALVATION ARMY CHRISTMAS ASSISTANCE APPLICATIONS 2020

Applications for
Angel Tree and Toys
will be taken

Monday, Nov. 1 thru Friday, Nov. 13

Applications will be taken in person only
Monday thru Friday
10:00 am until 3:00 pm

Each applicant **MUST** provide proof of total
household income, names, ages,
AND identification
for **EACH** household member
(i.e. School ID, Med. card, Birth cert., etc.)

Masks are required
No children please

The Salvation Army
1137 N. Santa Fe



Adopt a Family FOR CHRISTMAS APPLICATION PERIOD October 19 - 30, 2020

YOU MUST PROVIDE THE FOLLOWING:

1. Identification
2. Proof of Income
3. Birth Certificates or Proof of Guardianship for Children

Manhattan Office 212 S 4th; Ste 120

Mon - Thurs 8:00am - 5:00pm
Friday 8:00am - 2:30pm

Hays Office 122 E 12th

Mon - Thurs 8:00am - 5:00pm
Friday 8:00am - 2:30pm

Salina Office 1500 S 9th

Mon 8:00am - 5:00pm
Tues - Thurs 8:00am - 6:00pm
Friday 8:00am - 2:30pm



Applications will be reviewed and you will be notified after November 18th.*

*Applications for the Adopt-a-Family program from families applying for Christmas assistance at other agencies or have received help for 3 consecutive Christmases will be denied.

Important

Please keep your emails up-to-date and check them regularly! I send important postings as they come up from resources to educational and employment opportunities.



Family & Peer Monthly Gathering!

2nd Tuesday of every month
7:00 pm-8:30 pm

FREE!

NEW Location:
2625 W. Magnolia
Salina, Kansas

P.R.E. + Social
Distancing
Required.

namicentralks@gmail.com

COAT GIVEAWAY



THERE WILL BE A COAT
GIVEAWAY AT
SUNRISE PRESBYTERIAN
CHURCH
SATURDAY
OCT 31ST
FROM 9AM - 11AM
MASK REQUIRED

PLEASE USE NORTH DOOR ON
REPUBLIC SIDE