

## A Publication of Oshkosh/ Winnebago County Housing Authority's Family Self Sufficiency Program



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## Dear FSS participants,



**UR Cute!** Do you have someone in your life that makes you feel special? Do they take the time to call you? Are they fun to talk to? Do they help you out? Valentine's Day reminds us to reaffirm not only our level of commitment to that special someone in our personal lives, but also to others in our life. What can we do to make others feel appreciated?

Write the card. Cards take a little effort, and that personal touch of writing a written message is still meaningful. In the age of electronic communications and COVID, cards are more appreciated now than ever. You may never know what that card will mean. Did you just make a lifelong friend? Did you just make a connection for that career you have always wanted?

## This February, let's celebrate and appreciate those in our lives!

I wish you and your family a very Happy Valentine's Day! Let's continue to strive to meet your goals and strengthen your self

sufficiency. And as always, please let me know how I can help you by calling me at 920-424-1470 ext. 133.



Your success is my success. Warm Regards,

Kay Hinton

FSS Coordinator

As the world fights to figure everything out, I'll be holding doors for strangers, letting people cut in front of me in traffic, saying good morning, keeping babies entertained in grocery lines, stopping to talk to someone who is lonely, being patient with sales clerks, smiling at a passersby. WHY? Because I will not stand idly by and

live in a world where love is invisible. Join me in showing kindness, understanding, and judging less. Be kind to a stranger, give grace to friends who are having a bad day, be forgiving of yourself - today and every day

BE the change, BE the light, start today and never stop.

Judrey loves to

# **Rent Smart Classes**



**Rent Smart** 

Taught by Extension Educators

Helping to make renting a great experience for you!

## **Upcoming Class Dates & Times:**

February: 2, 4, 9, 11, 16, 18; 7-8 PM March: 10, 12, 17, 19, 24, 26; 9-10 AM April: 5, 12, 15, 19, 22, 26, 29; 1-2 PM May: 4, 11, 13, 18, 20, 25, 27; 7-8 PM

Location: Live, online instruction via Zoom; Zoom links sent after completing registration.

#### Online registration form: https://go.wisc.edu/Rentsmartregister

#### Cost: FREE!

#### What you will learn:

- · Planning for and meeting monthly expenses
- Tips for finding and maintaining affordable housing
- · How to complete an application and why landlords screen applicants
- · Strategies for building positive relationships with landlords and neighbors
- Responsibilities and rights of landlords and tenants
- · Participants must complete all 6 modules to earn the Rent Smart certificate
- For more information, please contact <u>rentsmartwi@office365.wisc.edu</u> or call 262-741-4951
   An EEO-Affirmative Action Employer, UW-Extension provides equal opportunities in employment and programming, including Title VI, Title IX, and ADA requirements.



### Moratorium on Evictions for Non-payment of Rent and Other Fees Extended



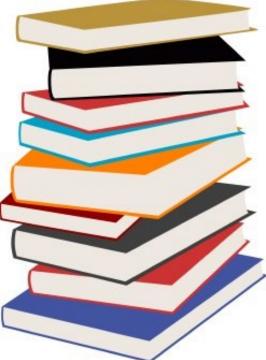
As of January 20, 2021; President Biden has extended the eviction moratorium through the end of <u>March 2021.</u>

This Moratorium On Evictions is separate from the moratorium provided under the CARES Act, which is still in effect for those properties under forbearance. If a tenant has not already done so, legal leaseholders must provide an executed copy of the CDC Declaration Form (or a similar declaration under penalty of perjury) to the owner/agent. A version of the Declaration Form is available on HUD <u>COVID-19 web page</u>.

# Family Self Sufficiency Oshkosh Public Library's New Services

NEW SERVICES AT OPL: Below are activities that make it easy for families to fit reading and literacy into their lives whenever it's convenient for them.

- **Dial-A-Story:** Take a break from screen time to listen to a short story, selected and recorded by one of our children's staff. Dial-A-Story helps children with vocabulary, listening skills, and reading comprehension. Stories are changed weekly, and you can call the storyline at (920) 770-2760 as often as you'd like!
- Stories and Stretches: Beat winter boredom with a new story time experience! Kids get the wiggles out and expand their imaginations in fun, new ways. Each short video combines creative movement and deep breathing with a picture book for a unique, whole body reading experience. Watch the full season on the library's YouTube channel or check the program listings at oshkoshmedia.org. Special thanks to Oshkosh Media for producing and airing the videos!
- Storytime in a Bag: Enjoy story time at home or in the classroom with a themed collection of books and activities in a convenient to-go bag. Sample themes include: Things that Go, All about Wisconsin, Unicorns/Mermaids, Construction, Ninjas/Zombies and more. Available for checkout with your library card: Search "story time in a bag" in the online catalog. Sponsored by a grant from the Mildred and Edward Baar Youth and Education Fund through the Oshkosh Area Community Foundation.
- Winter Reading for all ages! Read and log your minutes; complete activities and unlock badges to earn prizes, runs through February 27. All on the fun and easy Beanstack app. Visit our website or call 920-236-5205 for assistance registering.
- Author Visit: Save the Date, Saturday February 27 at 10 a.m. To cap off your winter reading experience, award-winning children's book author and educator Kate Messner will join us via Zoom for an interactive author visit! Wild Winter Read Off participants will receive an email with the Zoom link, or you can register at tinyurl.com/y2fe2oeh.



# **Starting Point 2.0**

# Young Women's Initiative: Starting Point 2.0

The Women's Fund is leading a project using a Two-Generation approach which will address the life-long economic security of single parent women and their children. This project creates a collaboration between FVTC's Starting Point Workshop and the college's educational resources combined with B.A.B.E.S. Inc. and their child development/parenting programming. By serving two-generations and creating a new stable environment for single-parent families, individuals struggling to survive will see the opportunities and potential that exist beyond their circumstances. This workshop and services provided are free to participants and children.



### Participant Criteria:

- 18-35 year old single parent woman
- Income level must be at or below 200% of the Federal Poverty Guideline
- Must have at least one child under the age of 11
  - Must reside in one of the following counties: Calumet, Outagamie, Shawano, or Waupaca, and communities of Neenah & Menasha

## Project Details:

Parent and any child under the age of 5 (not enrolled in school) will attend B.A.B.E.S. Inc., children under 11 will participate through take home activities. Wednesdays, February 17, 2021 through May 12, 2021 from 9:00 am to 12:00 pm at Fox Valley Technical College-Appleton Campus Class will be in a hybrid format (in-person and online)



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Grants available for moving forward with education without financial stress



FVTC ID available for free busing on Valley Transit

# **EmpowHER Program**

# **EmpowHER**

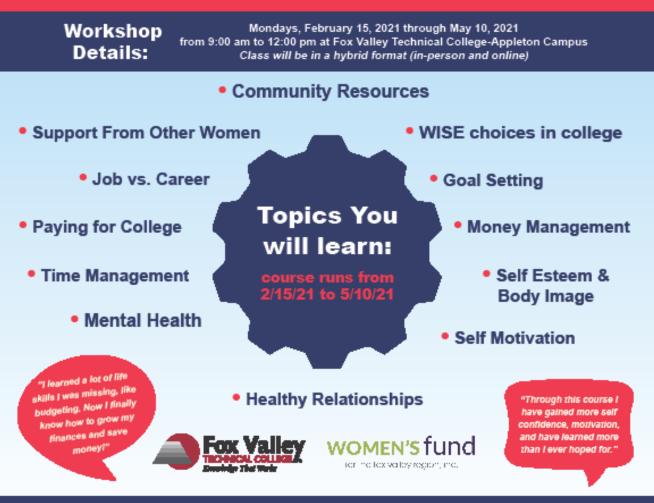
Are you 18 to 35 years old (without children) and looking for direction in the areas of education, employment and a healthy lifestyle?

Do you live in Calumet, Outagamie, Shawano, or Waupaca Counties or communities of Neenah & Menasha?

Do you think about your future and wonder what your path will look like?

#### If so there is a new program for you!

The Women's Fund for the Fox Valley Region has partnered with Fox Valley Technical College to bring you Empow**HER!** A **FREE** 12 week workshop focused on topics young women in their teens and twenties face in our community today!



Contact Information: Kelly Kohl (920) 735-4825 kohlk@fvtc.edu, Kara Nowak (920) 735-5722 nowakk@fvtc.edu To find out if you are eligible, fill out this survey online www.fvtc.edu/EmpowHER

# St. Anne's Clinic

# ST. ANNE'S CLINIC 449 HIGH AVE. OSHKOSH 920.234.6970

Providing quality health care with compassion to

the uninsured and underinsured

- Primary care
- Health promotion
- Disease prevention
- Chronic disease management
- Acute illness management
- Mental health (on-site counseling)
- AA meetings Saturdays 10am-11am

## TUESDAYS 12:00PM - 4:00PM SATURDAYS 10:00AM - 2:00PM WWW.WATERCITYCAREMISSION.ORG

# **COVID** Testing and Vaccines

#### Sunnyview Expo Center testing site

500 E. County Rd Y, Oshkosh

9am—5 pm Testing by The National Guard will be on site on all of the following dates:

- February: 2-5, 9-12, 16-19, 23-26
- March: 2-5, 9-10



### **UW-Oshkosh Culver Family Welcome Center (Community Member) testing site** 625 Pearl Avenue

Oshkosh, WI 54901

#### Testing Hours: Open Monday-Friday 9am-5pm by appointment only

Please note that this location will only test individuals who are 5 years of age or older. This site uses the BinaxNOW rapid test, with results available within fifteen minutes. Open to the public. Preregister here: <a href="http://www.doineedacovid19test.com">www.doineedacovid19test.com</a>

## COVID-19 vaccines for those 65+ years

The Wisconsin Department of Health Services (DHS) announced Wisconsinites who are 65 and older will be able to access the COVID-19 vaccine through their health care provider, pharmacy, or local or tribal public health agency, beginning January 25.

Local health departments and health care systems will release more information on where and how to get vaccinated based on vaccine availability and guidance from the DHS. Fox Cities residents are encouraged to follow local health departments online and via social media for the latest updates on COVID-19 vaccination.

Menasha Health Department: https://www.cityofmenasha-wi.gov/departments/health/index.php

Winnebago County Public Health: https://www.co.winnebago.wi.us/health

#### LEARN THE DIFFERENCES BETWEEN CORONAVIRUS, FLU AND COLD

| COVID-19  | FLU  | COLD   |
|---|--|--|
| SYMPTOMS:   | SYMPTOMS:  | SYMPTOMS:  |
| FEVER OR CHILLS     COUGH     SHORTNESS OF BREATH     OR DIFFICULTY BREATHING     CHANGE IN OR LOSS     OF TASTE AND SMELL     FATIGUE     MUSCLE OR BODY ACHES     SORE THROAT | FEVER     COUGH     SORE THROAT     RUNNY OR STUFFY NOSE     MUSCLE AND BODY ACHES     HEADACHES     FATIGUE     VOMITING AND DIARRHEA | RUNNY OR STUFFY NOSE     SNEEZING     SORE THROAT     CONGESTION |



If you think you're experiencing an emergency, dial 911. 🚽 🖘 Advocate Aurora Health

#### 2021 Financial and Debt Solutions Workshop Schedule (formally known as FISC)

Registration required on-line or call 800-366-8161. All workshops virtual.

#### Lunch n Learns:

Free. 12-12:30pm. 3rd Wednesday of the month.

Topic: Who we are and what we do. Join us to learn some of the common financial challenges people face and how we provide personalized counseling and coaching to assist in gaining control over money to support your journey to financial stability.

- Wednesday, January 20th
- Wednesday, February 17th
- Wednesday, March 17<sup>th</sup>
- Wednesday, April 21<sup>#</sup>
- Wednesday, May 19th

#### Workshops:

- Wednesday, June 16th
- Wednesday, September 15th
- Wednesday, October 20th
- Wednesday, November 17th

\$10. 1 hour, 6-7 pm. 3rd Tuesday of the Month. On-line payment, money order, or cash paid day of or prior. Note: Waivers determined on a case by case basis.

January 19: <u>What to do with Your Tax Refund</u> Your refund can be used as a resource achieve financial goals. We will offer ways to make decisions based on prioritizing expenses and debt, and help you come up with strategies to put your refund to good use.

February 16: <u>What Budget is Right for You?</u> Short-term financial issues like making ends meet, paying existing debt and saving for emergencies are common concerns we all face. We will focus on developing a budget to match your current household needs, tracking spending, and identify practical ways to build savings.

March 16: <u>Scams, Traps and Avoiding Identity Theft</u> Chances are someone you know has been scammed. This workshop will address how to recognize a scam, things you can do to avoid fraud and what to do if you find yourself a victim of identity theft, so it doesn't happen to you.

April 27: <u>Managing and Coping with Debt</u> Many people face financial distress at some point in their lives, but your situation doesn't have to go from bad to worse. We will discuss the many different options a person has to handle debt and offer insight to get you back on track.

May 18: <u>Understanding and Improving Your Credit Score</u> This workshop addresses questions about what a credit score means, who uses credit scores and how to maintain a good one. You will learn what is on your credit report, ways to build your credit, and tools to get you started.

June 15: <u>Dealing with Student Loan Debt</u> Our holistic approach focuses on understanding types of student debt, repayment options if the debt is in collections or if wages are being garnished, and resources if you are having a difficult time paying off loans.

September 21: For Richer or Poorer – Couples and Finances We all want less stress, but with more demands on our income, many couples have disagreements about money.

See next page for



**October 19: Holiday Spending** – <u>Are You Ready?</u> People are looking for ways to reduce stress and have a great holiday season without overspending. This fun, interactive workshop explores favorite activities, food, gift ideas and more.

**November 16:** <u>Saving and Paying for College – Know the Facts</u> We will discuss how to identify schools that are the best fit, mistakes to avoid when choosing a college, understanding how to file your FAFSA, interpreting student aid offers and alternative ways to pay for college.

#### The Power of Money

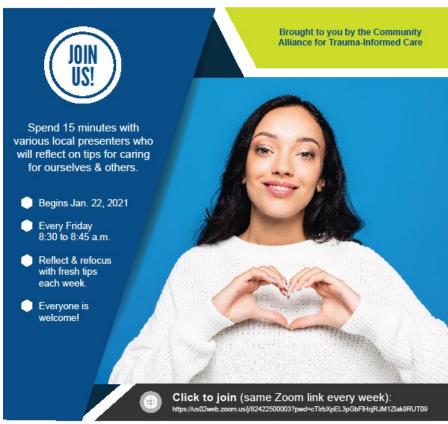
**\$15.** On-line payment, money order or cash paid day of or prior. Free voucher for Financial Counseling session given to participants after completion of workshop. Note: Waivers determined on a case by case basis.

This three-part series helps attendees learn to spend less, save more and build a budget that works. Each 90minute class builds on the previous one and shows how to reduce the stress of unexpected expenses. You will learn where your money is going now, identify top financial needs, prioritize spending and have money for future dreams and goals. With practical tips, worksheets and real-life examples, this hands-on workshop has helped numerous people reduce debt, decrease stress, talk about money more easily and enjoy life to the fullest

Thursday, January 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>. 6-7:30pm Tuesday, March 9<sup>th</sup>, 16<sup>th</sup> 23<sup>rd</sup>. 12:00 pm – 1:30pm Thursday, May 6th, 13th, 20th. 6-7:30pm Tuesday, June 15<sup>th</sup>, 22<sup>nd</sup>, 29<sup>th</sup> 12:00pm – 1:30pm



# WEEKLY WELLNESS MOMENT Wrap up your week with a 15-minute focus on wellness



#### **Emotional CPR Virtual Training**

Emotional CPR (eCPR) is a community education program that teaches people how to support another person experiencing emotional crisis. As a community, we are experiencing collective trauma resulting from COVID-19. The trauma is best described as feelings of isolation, uncertainty, fear, anxiety and grief to name but a few.

Join us for a FREE 2-hour Introductory Workshop on Emotional CPR - the community education program that teaches people how to support another person experiencing emotional distress.

Introductory Workshop Offerings for **February 2021**:

February 9, 2021 9:00am-11:00am February 18, 2021 1:00pm-3:00pm

Registration is required to attend. Please email Lynn McLaughlin at ecprevents@gmail.com.



https://us02web.zoom.us/j/82422500003?pwd = cTIrbXpEL3pGbFlHcjRJM1Zlak9RUT09

## What is VITA?

#### VITA = Volunteer Income Tax Assistance

The mission of the program, which is coordinated by the Internal Revenue Service (IRS), is to provide free basic tax return preparation for low-to-moderate income and elderly taxpayers. The VITA program has operated for over 50 years, offering free tax help to qualified individuals:

- People who generally make \$56,000 or less
- Persons with disabilities;
- Limited English-speaking taxpayers who need assistance in preparing their own tax returns.

**UW-Oshkosh site:** Appointments available from February 13 to April 3, 2021. UW-O offers the VITA program (Volunteer Income Tax Assistance) that provides free basic tax return preparation for low-to-moderate income and elderly taxpayers. The program is run by student and other community volunteers. Please call <u>920.424.3486</u> to schedule an appointment.

**Goodwill Menasha site:** Valet VITA in-person assistance. Schedule a 20 minute drop-off appointment online at: <u>https://www.goodwillncw.org/vita/valet/schedule/</u>. Meet with an intake specialist and let our IRS-certified volunteers prepare your return. Pick up your return when it's ready (typically 5-7 business days). We are located inside the Goodwill Retail Store and Training Center at 1800 Appleton Road, Menasha, WI 54952. If you need more info, call (920)968-6044.

# **COMPASSIONATE CARE**

### Tips for caring for ourselves & others

## TOPIC

#### Overwhelmed

Week one of 2021 is drawing to a close. If you took some time to recharge and reset over the holidays, you may be feeling overwhelmed jumping back into your regular schedule and tasks. Take a moment to consider these tips for managing stress when the world tells us to speed up, but what we really need is to pause to plan.

## THINGS TO CONSIDER...

- Schedule time every day for planning and organizing. Put it in your calendar and guard that time.
- Make a plan for your wellness routine and prioritize it so you are prepared. Feeling your best can help with focus, energy, attitude, and other aspects that maximize your productivity.
- When feeling overwhelmed, take a moment to evaluate your list and pick your priorities. Say no to all extra requests until a time that you are less busy.
- Be a leader in saying no and supporting your colleagues in doing the same.
- Ask for help. There may be someone on your team who can take on an extra task at work, your partner might be able to relieve some pressure at home, or a therapist might be able to help you sort through priorities.





# Saving at tax time

# Ways to save throughout the tax process.

#### TAKE ADVANTAGE OF FREE TAX SERVICES

If you need assistance in preparing and filing your returns one of your choices is to visit a Volunteer Income Tax Assistance (VITA) site. IRS-certified volunteers can help you file your taxes and make a plan for your refund, all for free. Eliminating preparation fees can make a big difference in your ability to start or build your savings, or pay bills and expenses. Find a site by visiting irs.treasury.gov/freetaxprep or call (800) 906-9887.

#### UNDERSTAND FEES FOR PAID PREPARERS

If you use a paid preparer to do your taxes, they may offer you a refund anticipation check. This is when any fees you owe for tax preparation are taken out of your refund amount, which is deposited onto a prepaid card or into a bank account. There are additional fees you pay for this service (typically ranging from \$25-\$55), on top of the tax preparation fees.

Despite their name, refund anticipation checks don't get you money faster than filing your taxes online and using direct deposit.

#### CLAIM ALL OF YOUR TAX CREDITS

You may qualify for one of these common tax credits:

 The Earned Income Tax Credit (EITC) is a benefit for people who are working, but have low-to-moderate income. The amount of the credit is based on your income and filing status. Income limits and other rules for the EITC change every year. You can look them up by visiting irs.gov/creditsdeductions/individuals/earned-income-taxcredit.

The Child Tax Credit (CTC) reduces the taxes you owe by up to \$2,000 for each qualifying child under the age of 17 who meets certain criteria. The refundable portion of the credit is limited to \$1,400. This amount will be adjusted for inflation after 2018. In order to receive the child tax credit (i.e., both the refundable and non-refundable portion), a taxpayer must include a Social Security number for each qualifying child for whom the credit is claimed on the tax return. For the most current information visit irs.gov/publications/p972/ar02.html.

The IRS is required to do additional verification of information on tax returns claiming the EITC and the CTC. This may cause some delay in the receipt of refunds that include these tax credits.

#### CONSIDER DIRECT DEPOSIT

If you're receiving a refund, using direct deposit is free and faster than a check. Depositing part or all of your refund into your account or onto a prepaid card keeps your money secure until you need it.

Have your account information ready. If you're filing your own return there's space on the form or in the software to enter your account information for direct deposit. If you're getting help filing your return make sure to bring your account information with you.

# **Mobile Food Pantry**



Dates: Wednesdays 2/3, 2/10 Time: 4:30-6:30 pm (do not arrive before 4) Location: Oshkosh West High School 375 N Eagle Street, Oshkosh Wi.

How it Works:

- OPEN TO THE PUBLIC
- Do not exit your vehicle at any time.
- Follow directions of posted signs.
- Have room in your vehicle's trunk or backseat to accommodate box of food.
- Please wait patiently while others are served.

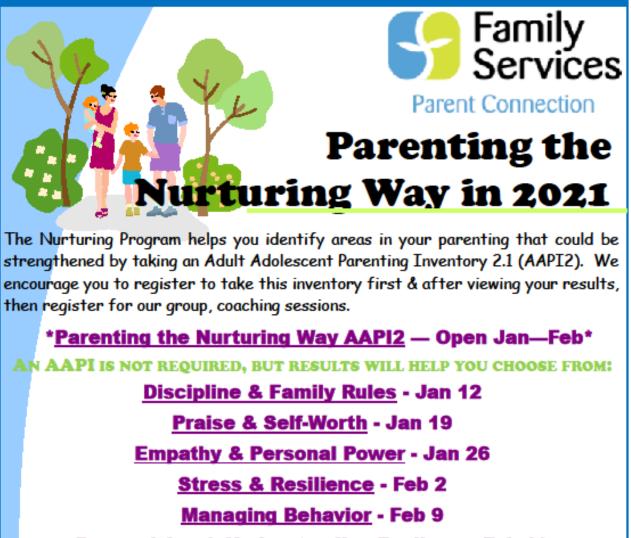
Feeding America Eastern Wisconsin has partnered with the USDA to distribute healthy food directly to highneed areas, free of charge.

\* Quantities are limited and will be given away on a first come, first served basis.

\* Limit ONE box per vehicle unless picking up on behalf of a homebound individual.

Each party accepting a box is certifying that they are food insecure, lack money or other resources, and are in need of the Farmers to Families Food Boxes for their household use.

# **Nurturing Parenting Workshops**



<u>Recognizing & Understanding Feelings</u> – Feb 16

Establishing Nurturing Routines - Feb 23

Understanding & Expressing Anger - Mar 2

6:00 P.M. TO 7:00 P.M. TUESDAY EVENINGS

**Cost \$5 Each to Register Online** 

To request a scholarship or for questions, contact Jeni at 920-642-0042 or e-mail jrettler@familyservicesnew.org Workshop Cancellation Line 920-739-4226, ext. 154

Parent Connection is a program of Family Services of Northeast Wisconsin, Inc. 36 Broad Street, Oshkosh, WI 54901 · 1810 Appleton Road, Menasha, WI 54952 www.familyservicesnew.org/parent-connection



# Providing Veterans with a Compass to Successful Business Ownership

We are proud to be a part of your journey and success in launching and growing your own business. The Innovation Accelerator Program for Veterans is made possible through a generous grant from the Wisconsin Department of Veteran's Affairs, in partnership with the Fox Valley Technical College Venture Center and the FVTC Foundation. **Congratulations** on taking the first step to business ownership! Small business owners are the economic backbone in their communities and we are here to support you every step of the way.

The three-phase, Innovation Accelerator for Veterans Program begins with immersing you in the process of business model innovation, via phase one's, Business Model Design Workshop. Equipped with business model design skills, you will create business models that empower the products, services, solutions and technologies you are developing. That is today's game-changer, empowering innovative products and services with an equally innovative business

model. With a thorough understanding of "how your business makes money" you will enter phase two of the Program, the E-seed Entrepreneur Training Series and develop a business plan to execute your business model. This entrepreneur training series is designed to elevate your entrepreneur and small business management skill sets while developing your business network. Finally, during phase three, Finance Your Business, the Right Way, you will work with local CPAs and financial institution representatives to present your plan for financing, insight and feedback, before presenting to local lenders, to secure the financing you need to launch and grow.

PHASE ONE of the Innovation Accelerator, includes the 16-hour, three-day, Business Model Design Workshop. PHASE TWO is the 36-hour, E-seed Entrepreneurship Training Series. Finally, in PHASE THREE, join us for the 12-hour, 4-part, Finance Your Business, the Right Way Series. "The Fox Valley Technical College Venture Center Innovation Accelerator Program for Veterans is a national model on how to build and nurture small business development. I can't think of a better way to continue to assist Veterans."

> - Benjamin LaCount, Recent graduate of Innovation Accelerator for Veterans, US Army

#### Your success is our primary mission.

With almost 20 years experience as a **leader** in the entrepreneurship ecosystem in the Fox Valley Technical College district, let us help you turn your dream into a reality. It is truly a privilege to serve those who have served our country.









5 North Systems Drive, Appleton, WI 54914 Phone: 920.735.2594 Email: venture@fvtc.edu www.fvtc.edu/VentureCenter



## Let us serve you.

Secure your seat today:

1. Complete and submit the Innovation Accelerator Program for Veterans Application: <u>Complete & Submit Application</u> (All applicaticants are approved by the Wisconsin Department of Veteran's Affairs, not FVTC.)

## Join us.

Upon acceptance, ensure your success by following these steps:

- 1. Attend **PHASE ONE**, Pro-Seed Business Model Design on Wednesday, Thursday and Friday, January 27, 28 and 29, 2021, from 8:00 am 12:00 pm, virtually.
- 2. Attend **PHASE TWO**, E-seed Entrepreneurship Training Series on Tuesdays, February 6 April 6, 2021, 5:30 pm 8:30 pm, virtually.
- 3. Attend **PHASE THREE**, Finance Your Business the Right Way on Tuesdays, April 13 May 4, 2021, 5:30 pm 8:30 pm, virtually.
- 4. During the E-seed Entrepreneurship Training Series, attend the recommended entrepreneur and networking virtual events as suggested by your facilitator. You are required to present your business idea during 1 Million Cups Appleton between February and June, 2021. 1 Million Cups is an event held every Wednesday for startups and small business owners.
- 5. During the E-seed experience, you will also be encouraged to develop a mentoring relationship. We will introduce you to potential mentors via SCORE and other business groups and business leaders in your region. You will all receive one-on-one coaching from FVTC Venture Center adjunct faculty, as needed and/or requested.
- 6. Attend all classes, participate in activities and complete and submit your business plan.
- 7. Receive seed funding of \$1,000 for your business launch/grow.







5 North Systems Drive, Appleton, WI 54914 Phone: 920.735.2594 Email: venture@fvtc.edu www.fvtc.edu/VentureCenter