

August 2022

Dream Big!

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



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Kay Hinton
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920-424-1470 EXT. 133
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- Separation, Divorce & Finances
 - More Stuff

Dear FSS participants (and community members),

What!?! Yep, we have another FSS graduation! Kina joined the FSS as of October 2021, and is now graduating July 2022. In only 9 months, Kina increased her credit score by more than 150 points, tracked her expenses, made a budget, kept this budget for more than 3 months, created a resume, created a cover letter, met with FISC to talk about her finances, attended the Rent Smart workshop, purchased a new vehicle, obtained full time



employment and maintained employment for more than 6 months. She is very proud of her accomplishments. Kina would like to use this money to pay off some bills, to pay for her daughter's school supplies, and put the remaining amount into an emergency savings account. Kina wishes she could be on the program longer to learn more. Due to paying her full rent, she is ending the Section 8 HCV program on 7/31/2022 and she must graduate from the FSS program. She did all of this while being a single parent. She graduates from the FSS program with \$1,191 in her FSS escrow. Please join me in congratulating Kina!

While you are enjoying summer, please spread the word and sign up for :

Starting Point Program: Are you a young woman looking for direction in the areas of education, employment, self-esteem, and a healthy support system? Or maybe you're a mother of young children looking for a way to provide for your family? If either of these descriptions speak to you, maybe Starting Point is for you. Starting Point is a free 13 week program that will empower you in many areas of life and provide a stable learning environment for your children while you learn. I am so excited that Starting Point is now offered in Oshkosh. Take a chance and sign up! See page 5 for more details.

Repairing Credit: We know that mishaps on credit reports happen. This session was designed to help you take back control of your credit, provide tips and tools to repairing your credit the right way, along with teaching you how to establish good practices so you'll never have to worry about repairing your credit again! This session is August 16th at 11 am. See page 4 for more details.

Please read the rest of this newsletter with educational, employment and community opportunities. I wish you and your family a very Happy and Healthy August! 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 or emailing me at kayh@ohawcha.org.

Your success is my success.

Warm Regards,

Kay Hinton



How to read a CREDIT REPORT

- IT'S A -
MONEY THING™

YOUR CREDIT REPORT

Info

Name: _____ Address: _____ **1**
 Date of Birth: _____ Previous Address: _____
 SSN: _____ Employer: _____

Consumer Statement **2**

I requested a fraud alert because a credit card was opened without my knowledge on November 17th 2014. It is still under investigation.

Account History

| | | |
|----------------|----|----|
| Credit Card #1 | R1 | R1 |
| Balance: \$280 | R1 | R2 |
| | R1 | R1 |
| | R1 | R1 |
| | R1 | R1 |

Inquiries **4**

So and So Bank August 2013
 Car Rental Place February 2014

*** Please contact consumer before extending credit *** **5**

If you know what to look for, your credit report can be a powerful tool in boosting your credit score and protecting you against identity theft.

1 PERSONAL INFORMATION

Review your personal information and make sure it is up-to-date.

2 CONSUMER STATEMENT

If something on your credit report is in the process of being disputed (like an error or activity related to identity theft), your explanation of the issue appears here.

3 ACCOUNT HISTORY

Go over this section carefully. Some credit bureaus use symbols or codes to indicate the status of your account (we've included some common examples). Keep an eye out for:

- Accounts that aren't yours
- Closed accounts listed as open (and vice versa)
- Errors in your account history (like late payments)
- A missing notice of dispute (there should be a record of any errors you've reported in your account history)
- Negative activity that's more than seven years old

4 INQUIRIES

Here you can see which lenders and companies have pulled up your credit report. Contact any companies that accessed your report without your permission.

5 FRAUD ALERT

If you suspect that you're a victim of identity theft, you can request a fraud alert. This requires lenders to verify ID before extending any credit in your name.

NORTH AMERICAN STANDARD ACCOUNT RATINGS

- R0** Too new, approved but not used
- R1** Pays within 30 days of due date
- R2** Pays within 60 days of due date
- R3** Pays within 90 days of due date
- R4** Pays within 120 days of due date
- R5** Account at least 150 days past due date, not yet rated R9
- R6** This rating does not exist
- R7** Making regular payments through a special arrangement
- R8** Repossession or foreclosure
- R9** Bad debt, placed for collection

Ratings can be combined with different letter codes

CREDIT REPORT LETTER CODES

- C** Line of credit
- I** Installment (e.g., car loan)
- M** Mortgage
- O** Open account (e.g., accounts with utility companies)
- R** Revolving (e.g., credit cards)

Need more help? Each of the major credit bureaus provides a detailed guide on reading their credit reports that can be accessed through their website.

It's a Money Thing is a registered trademark of Currency Marketing



Repairing Credit Event



**FREE
FINANCIAL
EDUCATION EVENT**

Repairing Credit

August 16th | 11:00am | Virtual

We know that mishaps on credit reports happen. This session was designed to help you take back control of your credit, provide tips and tools to repairing your credit the right way, along with teaching you how to establish good practices so you'll never have to worry about repairing your credit again!

Click here to register or scan QR code below!




SCAN ME

**Sign up for our
free financial
education sessions!**

July 16th, 2022

**The suicide hotline
is changing.**

On 7/16, the once 11-digit number will be reduced to #9-8-8. When people call or text 988, they will be connected to trained counselors with the existing lifeline network.

 **9-8-8**

EMPOWER

Starting Point Appleton

Are you a young woman looking for direction in the areas of education, employment, self-esteem, and a healthy support system? Or maybe you're a mother of young children looking for a way to provide for your family? If either of these descriptions speak to you, maybe Starting Point is for you. Starting Point is a free 13 week program that will empower you in many areas of life and provide a stable learning environment for your children while you learn. The Women's Fund for the Fox Valley Region, B.A.B.E.S., Inc., and Fox Valley Technical College are partnering to offer programming to empower you for your future!



Participant Criteria:

- Primarily Women ages 18 and older, with children or without
- Primarily women with an income level below 200% of the Federal Poverty Guidelines
- Women living in Calumet, Outagamie, Shawano, Waupaca, or Winnebago county

Project Details:

Parent and any child under the age of 5 will attend B.A.B.E.S., Inc. together. School age children under 11 will participate through take home activities. Wednesdays, September 14, 2022 through December 7, 2022 from 11:00 am to 2:00 pm. The last 4 weeks parents will transition to class at Fox Valley Technical College-Appleton Campus while the children remain at B.A.B.E.S., Inc.

Virtual Option →

A virtual option will be available Wednesdays, September 14, 2022 through December 7, 2022 from 5:00 pm to 7:30 pm. Childcare is not offered with the virtual version.

"Starting Point has helped me build skills I didn't have and to sharpen skills I already had."

Time Management

Self-Esteem

Goal Setting

Community Resources

Women Will Learn

"I felt like I had some control over my life and where it was going."

Career Development

Study Skills

Assertiveness

Healthy Relationships

Empowerment Topics

course runs from
9/14/22 to 12/7/22



Grants available for moving forward with education without financial stress.



FVTC ID available for free busing on Valley Transit.

Appleton Starting Point

Children Will Learn

Child Development Topics
course runs from 9/14/22 to 12/7/22

Discipline Strategies **Mothers will learn** **Parenting Resources and Referrals**

Sharing With Others

Early Literacy

Resiliency

Recognize Feelings and Emotions

Age Appropriate Activities

Making Good Choices

Exploration Through Play

Listening Skills

"Starting Point has helped me plan a way to go back to school and provide for our family."

"This program has helped me learn all the resources within FVTC, to help as I go back to school. It has even given me the help I need in my personal life."

Why would I want to take this workshop?

- Free, no cost educational opportunity
- Support System for you and your child
- Direct access to one on one support with FVTC
- All school fees for admission are waived (\$45 value)
- Access to Diapers, Hygiene products, and gas assistance
- Access to free family fun activities
- Give your children a healthy environment to thrive
- Gain support from other parents

"I have really bad anxiety and self-doubt. This program made me feel more comfortable entering a new transition. I wanted to go back to school but did not know where to start or who to ask for help. I feel that now I have a better view on where I want to see my future go."



Contact Information: Kara Nowak | (920) 735-5722 | nowakk@fvtc.edu
 To find out if you are eligible and have a staff member contact you, fill out this survey: www.fvtc.edu/StartingPoint.

Starting Point Oshkosh

Are you a young woman looking for direction in the areas of education, employment, self-esteem, and a healthy support system? Or maybe you're a mother of young children looking for a way to provide for your family? If either of these descriptions speak to you, maybe Starting Point is for you. Starting Point is a free 13 week program that will empower you in many areas of life and provide a stable learning environment for your children while you learn. The Oshkosh Community Foundation's Basic Needs Giving Partnership, Oshkosh YMCA, and Fox Valley Technical College are partnering to offer programming to empower you for your future!



Participant Criteria:

- Primarily Women ages 18 and older, with children or without
- Primarily women with an income level below 200% of the Federal Poverty Guidelines
- Women living in Winnebago County

Project Details:

Any child under the age of 5 (not enrolled in school) will attend the YMCA Downtown Child Watch. Mondays, September 12, 2022 through December 5, 2022 from 9:30 am to 12:30 pm at the Downtown YMCA.

Virtual Option →

A virtual option will be available Wednesdays, September 14, 2022 through December 7, 2022 from 5:00 pm to 7:30 pm. Childcare is not offered with the virtual version.

"Starting Point has helped me build skills I didn't have and to sharpen skills I already had."

Women Will Learn

"I felt like I had some control over my life and where it was going."

Time Management

Career Development

Self-Esteem

Study Skills

Goal Setting

Assertiveness

Community Resources

Healthy Relationships

Empowerment Topics

course runs from
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Grants available for moving forward with education without financial stress.



FVTC ID available for free busing on GO Transit.

Oshkosh Starting Point

Children Will Learn

Child Development Topics
course runs from 9/12/22 to 12/7/22

Discipline Strategies **Mothers will learn** **Parenting Resources and Referrals**

“Starting Point has helped me plan a way to go back to school and provide for our family.”

“This program has helped me learn all the resources within FVTC, to help as I go back to school. It has even given me the help I need in my personal life.”

- Sharing With Others
- Early Literacy
- Resiliency
- Recognize Feelings and Emotions
- Age Appropriate Activities
- Making Good Choices
- Exploration Through Play
- Listening Skills

Why would I want to take this workshop?

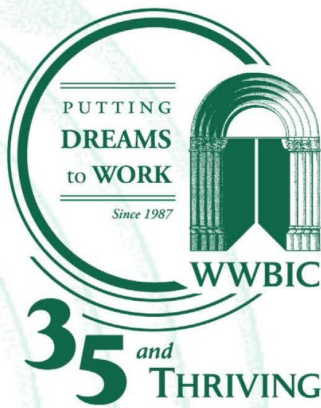
- Free, no cost educational opportunity
- Support System for you and your child
- Direct access to one on one support with FVTC
- All school fees for admission are waived (\$45 value)
- Give your children a healthy environment to thrive
- Gain support from other parents

“I have really bad anxiety and self-doubt. This program made me feel more comfortable entering a new transition. I wanted to go back to school but did not know where to start or who to ask for help. I feel that now I have a better view on where I want to see my future go.”



This is a pilot program, funded by a grant from the Basic Needs Giving Partnership, which is supported by the U.S. Venture Fund for Basic Needs within the Oshkosh Area Community Foundation, the J. J. Keller Foundation, and other community partners.

Contact Information: Kara Nowak | (920) 735-5722 | nowakk@fvtc.edu
To find out if you are eligible and have a staff member contact you, fill out this survey: www.fvtc.edu/StartingPoint.



Greater Milwaukee
1533 N. RiverCenter Drive
Milwaukee, WI 53212
Phone: 414.263.5450

Northeast
1191 N. Casaloma Drive
Appleton, WI 54913
Phone: 920.944.2700

2701 Larsen Road
Green Bay, WI 54303

South Central
2300 S. Park Street, Suite 103
Madison, WI 53713
Phone: 608.257.5450

Southeast
600 52nd Street, Suite 130
Kenosha, WI 53140
Phone: 262.925.2850

245 Main Street, Suite 102
Racine, WI 53403
Phone: 262.898.5000

Southwest
3500 State Road 16
La Crosse, WI 54601
Phone: 608.668.4400

info@wwbic.com
wwbic.com

ALL AUGUST TRAININGS

- ***BENEFITS AND INSURANCE FOR MICRO-BUSINESSES**
8/3/22 | 6-7pm | ONLINE
 - ABC'S OF BUSINESS PLANNING
8/5/22 | 12-1pm | ONLINE
- ***INTRO TO BUSINESS GROWTH ACCELERATION**
8/11/22 | 12-1pm | IN PERSON - Green Bay Startup Hub**
 - CASHFLOW, CASHFLOW, CASHFLOW
8/13/22 | 10-11am | ONLINE
- ***SO, YOU WANT TO START A BUSINESS**
8/16/22 | 6-7pm | IN PERSON - Green Bay Startup Hub**
 - ***STRONG WOMEN, STRONG COFFEE**
8/17/22 | 8-9am | IN PERSON - Location TBD
- COUPONING AND MEAL PLANNING
8/18/22 | 6-7pm | ONLINE
- HOW TO START A HOMECARE BUSINESS (2-Week Series)
8/20/22 | 6-7:30pm | ONLINE
8/27/22 | 6-7:30pm | ONLINE
- ***START, RUN, GROW YOUR BUSINESS**
8/30/22 | 6-9pm | ONLINE

* These trainings are hosted by NE Region Office Coordinator. All other online trainings can still be attended; however, other WWBIC regional offices will be hosting. For questions on any training, you can contact NE Regional Office Coordinator, Amy Verhagen at averhagen@wwbic.com, or email info@wwbic.com.

** These trainings are scheduled to be held at Startup Hub. IF registration for class is less than 5 the location will change to the Appleton WWBIC office! A location change will be communicated to all registrants the day before class via phone call!

Amy Verhagen – Regional Office Coordinator
averhagen@wwbic.com
1-920-944-2700



SCAN FOR ONLINE SCHEDULE &
REGISTRATION

FSS Connection Group Meeting

Save the Date!



FSS
CONNECTION
GROUP

A program coordinating committee
for Winnebago County Housing
Authority's Family Self-Sufficiency
Program.



Family Self-Sufficiency (FSS)

Family Self-Sufficiency (FSS)

Date: Monday, September 12, 2022

Time: 9:00 a.m.—10:30 a.m.

Family Self Sufficiency has a lot of changes due to HUD requirements. **Please join us to learn more about FSS and get agency updates!** Everyone is welcome to attend!

Join Zoom Meeting

<https://us06web.zoom.us/j/86740195351>

Anger Management for Parents

Parent Connection | Parent Education



There are times that we find ourselves crabby, frustrated or angry with the people we love. Learn basic skills to help manage your own anger, to improve your relationships & to create a more harmonious home! We spend time talking about our own anger triggers and responses as a way to lead into understanding how to help our children.



Hybrid Workshop!
Join Us In-Person!
Enjoy Our Free Childcare!
Or join us online!

Thursday, August 4
Appleton - 6:00-8:00 pm
Cost: \$10.00 per person

Register On-line:
Family Services Website:
www.familyservicesnew.org/parenting-classes
Parent Connection Facebook Events:
www.facebook.com/ParentConnectionWI/events

Or contact Jen DiMatteo
jdimatteo@familyservicesnew.org
(920) 739-4226 ext. 109
Ask me about our scholarships! Scholarships available to families in our service areas



Parent Connection is a program of Family Services of Northeast Wisconsin, Inc.
Fox Cities: 1810 Appleton Road, Menasha WI 54952 | (920) 739-4226
Oshkosh: 36 Broad Street, Suite 150, Oshkosh 54901 | (920) 233-6630
Shawano: 607 E. Elizabeth Street, Shawano, WI 54166 | (715) 853-0923

Positive Discipline

Parent Connection | Parent Education



There is a difference between discipline and punishment - not to be confused.

This course will talk about discipline as structure, routine, communication & being our children's role models.

Build up your children's positive behaviors & sense of self-esteem.

Let's talk about how we can start Positive Discipline in our homes today!



Hybrid Workshop!

Join Us In-Person!
Enjoy Our Free Childcare!
Or join us online!

Thursday, August 11
Appleton - 6:00-8:00 pm
Cost: \$10.00 per person

Register On-line:

Family Services Website:
www.familyservicesnew.org/parenting-classes
Parent Connection Facebook Events:
www.facebook.com/ParentConnectionWI

Or contact Jen DiMatteo
jdimatteo@familyservicesnew.org
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Shawano: 607 E. Elizabeth St, Shawano, WI 54166 | (715) 853-0923



Employment Affected by COVID-19?



WAI Worker Advancement Initiative CAN HELP!

The Worker Advancement Initiative (WAI) serves workers whose employment has not returned post-pandemic or those who were not attached to or were not successful in the labor market prior to the pandemic by offering subsidies and skills training opportunities with local employers.

ADVANCE YOUR CAREER

- ✓ Skills Training- Build your skills and confidence to choose the right career
- ✓ Work Experience- Connect with opportunities from local employers
- ✓ Education- Get assistance with education, apprenticeship training, and other learning opportunities



Maureen Bryden, Director of Special Projects,
920.229.5557 mbryden@fwddb.com
Fox Valley Workforce Development Board
1401 McMahon Drive Suite 200
Neenah, WI 54956

Eligible Participants

- Unemployed- Individuals 16+ years old who are not currently working
- Part-time Workers- Individuals working 32 hours per week or fewer
- Underemployed- Working FT earning wage below 200% FPL or working multiple jobs to maintain household
- Newly Employed Workers-Individuals entering new employment, or who have entered new employment within the most recent six-week period
- Incumbent workers – Individuals who are currently working full-time and do not meet the definition of an underemployed worker.

Supportive Services

- Childcare Assistance
- Transportation Assistance
- Automotive Repairs
- Rent/Mortgage Assistance
- Interview/Work clothing
- Work-related Equipment/Tools
- Chromebook/Tablet/Laptop
- College Courses
- Software Needs for Training
- Broadband Internet Access
- Eye Exam/Glasses
- Phone Minutes
- Utility Payments
- Mental Health Counseling
- Driver's License Recovery

AND MUCH MORE!

This program is made available by a grant from the American Rescue Plan Act Coronavirus State and Local Fiscal Recovery Funds. FWDB is an equal opportunity employer and service provider. If you have a disability and need assistance with this information, please dial 7-1-1 for Wisconsin Relay Service. Please contact 920.594.3655 to request free of charge information in an alternate format, including a translation to your preferred language.



SEPARATION, DIVORCE & YOUR FINANCES

9 Big Things to Address

One of the many challenges of separating finances is coping with profound feelings at the same time you're handling financial decisions that require clear thinking. This checklist will not only help you cover your bases confidently, but also empower you for a strong financial footing in the future.

1 Assess your current financial situation

Gather statements and account and contact information for the following:

- Joint CU and Bank Accounts
- Credit Cards
- Tax Returns
- Retirement Funds
- Mortgage
- Loans
- Brokerage Statements
- Insurance

2 Establish your own account

Open a savings and checking account in your own name, ideally with direct deposit. From your new account, set up any automatic payments that you're responsible for.

3 Review your credit

Go to www.annualcreditreport.com and request a copy of your credit report. Review it to see exactly what debts you have, and confirm that your partner has not incurred any debts since your separation or divorce. If you have joint credit cards or debts, make sure regular payments are being made because both of you are liable for the debt. Ask creditors to close joint accounts and/or accounts in which you may be an authorized signer.

4 Establish credit in your own name

Apply for your own credit card as soon as possible.

5 Make yourself a budget

Now's a perfect time to set up the financial future you really want for yourself! Think about meeting with a financial coach here at Summit Credit Union to talk through your goals and set a budget. And check out all the free worksheets, videos and other tools at SummitCreditUnion.com (Money Smarts tab).

6 Make a checklist of assets and how they are titled

Avoid unpleasant surprises like needing your joint account owners signature to sell a car or close an account. Here are a few assets to check:

- Car title
- Safe Deposit Box
- Children's Accounts

7 Check your monthly utility and phone bills

If you're staying in your current residence, check your utility, phone and cable bills and change the name to yours. If you're moving, make sure you take your name off the bills.

8 Review your insurance

Contact your insurers to look over your homeowner or renters', auto, life and health policies. Review your beneficiaries and make changes as necessary.

9 Confirm who owns the mortgage

If you and your partner have a joint mortgage loan, you are both responsible for making the payment. The mortgage loan should be refinanced in the name of the person who will be awarded the house. See your mortgage lender for assistance.

Find what you're looking for at SummitCreditUnion.com.

- Summit's Climbr® (free personal financial management tool)
- Budget and goal planning worksheets
- Financial calculators
- Money tips and blogs

Schedule an appointment online or give us a call to get started.

800-236-5560 | 608-243-5000



 Insured by NCUA. © Summit Credit Union



Some More Stuff.....

Job Searching Assistance Available

**Fond du Lac
Public Library**
Tuesday 9:30AM-12:00PM
Thursday 1-4PM

**Oshkosh
Public Library**
Wednesday 1-4PM

Come see us for Resume Reviews, General Job Searching Advice and help with Interviewing.

2022 FOOD TRUCK
FRIDAY



SAVE THE DATES!

JUNE 17 and AUGUST 19, 2022
4:30-8:30PM

FAMILY FUN NIGHT AT THE PARK!
SOUTH PARK ■ OSHKOSH

15 FOOD TRUCKS ■ LIVE MUSIC ■ RAFFLES ■ BEER ■ SODA ■ WATER

