



Christian Neighbors

Serving Martin, Otsego and Plainwell

In The Neighborhood!



Volume 5, Issue 1

January 2018

FREE TAX HELP



**Saturday, Feb 10th 2018 @
Christian Neighbors. Walk In Only.**

What to bring:

Photo ID, Social Security Card, Birth dates for each family member, Copy of last year's fed & state returns, W2's forms of income, childcare expenses (tax ID), landlord info, bank account numbers.

Daily decisions make a HUGE impact!

Expense	Cost (daily)	Cost (monthly)
Bottled Water	\$2	\$60
Gourmet coffee	\$5	\$150
Lunch (5 days/wk)	\$8	\$160

Is it worth the cost in the long run???????

Beware:

Tax preparation services that offer early refund advances come with a high payback cost!

**DO YOU KNOW
WHERE YOUR
MONEY IS
GOING?**

Christian Neighbors Education Department offers free programs that can help you take control of your finances.

- Discover how to get out of debt
- How to eliminate unnecessary expenses (we all have these)
- How to pay all bills on time
- How to plan for emergencies
- How to master your finances and minimize wants

You will feel empowered, in control, less stressed, and live happier. Talk with Shannon Fuller or Kim Shafer for more information.

10 energy-saving tips

- 1 Turn lights, appliances, and electronics off when they are not in use. Unplug idle power adapters and cell-phone
- 2 Replace at least five incandescent light bulbs with high-efficiency, compact fluorescent lamps (CFLs).
- 3 Install a programmable thermostat. In winter, lower the temperature when you are typically at work or asleep.
- 4 Change or clean filters in heating and cooling equipment. During peak times, change or clean filters monthly.
- 5 Use fans. You can raise summer air-conditioner settings by 3 - 5 degrees with no loss in comfort when using fans. Reverse blades in winter.
- 6 Control direct sunlight through windows. Use blinds, screens, awnings, vines, etc. in summer. In cold weather, the sun can bring warmth through windows.
- 7 Perform basic weatherization. Repair holes & cracks around pipe penetrations & under sinks; weather strip or caulk around doors & windows.
- 8 Check attic insulation. The recommended insulation level is R-38, or about 12 - 15 inches, depending on insulation type.
- 9 Don't over-dry your clothes. Running a typical dryer for 15 minutes less per load can save you up to \$35 per year. Remember to keep lint trap clean.
- 10 Unplug old refrigerators or freezers that are seldom used. These old appliances can add up to 15% to your electric bill.



FOR MORE INFORMATION, VISIT WWW.CONWAYCORP.COM
AND FOLLOW THE ENERGY SMART LINK.

Cabin Fever Rescue

Marble Maze Activity:

Material: newspaper, masking tape, marbles.

Show the kids how to roll and tape a sheet of newspaper lengthwise so marbles can roll through it. Then have them add more newspaper rolls to the first roll with tape, challenge them to design a maze to guide a marble from one end of the room to the other.

This activity has kids problem-solving when a marble didn't make it's way through.

You can also do this with Lego's



Easy Low Cost Receipt

Chicken Chili

- ◆ 1 jar (24oz) Great Northern white beans
- ◆ 1 jar (16oz) of Salsa
- ◆ 1/2 of a 8oz brick of pepper jack cheese
- ◆ 1 cup of cooked diced chicken
- ◆ 1 can of corn.
- ◆ 1 can of water



Mix all ingredients together and bring to a boil. Serve with tortilla chips or crackers. Simple, quick, and delicious.



Watch for closing on WWMT channel 3..

If Plainwell OR Otsego schools are closed due to weather, Christian Neighbors will be closed as well.



NEW YEAR = NEW YOU!

Take this new year to make positive changes. Start with your tax refund. **Do you have a plan to put your money to good use if you receive a tax refund back this year? Don't make the mistake of spending your refund on random things. Meet with a mentor, ask Shannon or Kim for more info today!**



Beware Payday and Tax Refund Loans!

Payday loans are designed to stretch your budget until your payday. **BEWARE:** these loans charge high **interest rates** and **excessive fees** that are due every few weeks. Because of these excessive fees, payday loans are illegal in some states and for all member of the military. With a typical payday loan, you might write a personal check for \$115 to borrow \$100 for two weeks, until payday. The APR in this example is 390%! If you can repay the loan quickly, it may not appear to be such a bad deal. **WRONG!** If you have to renew the loan, that relatively small loan will grow into major debt fast. Another high cost way to borrow money is a tax refund loan. This type of credit lets you get an advance on a tax refund-for a fee. APRs as high as 774% are reported!



If you're short of cash, avoid both of these loans by asking for more time to pay a bill or seek a traditional short term bank loan. Don't be afraid to ask for help, lets brainstorm other ways.

Dates on a Dime

Revive the fun of dating your spouse/significant other.

Material: set of 3x5 deck of cards, 8 dollars for coffee

Coffee Q&A: Pull into Starbucks, order a coffee and grab a table. Pull out 3x5 cards and play a little game. Take time to write a question on each card: *What is something your spouse does very well but doesn't know he/she does well? What is your favorite joke?, What is a childhood memory you'll never forget?*

Take turns reading and answering until you have completed the deck of cards.

Do you know exactly how much income you have coming in each month? How about your monthly expenses? If not ask Shannon or Kim about a mentor. We offer hands on classes that will help.

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