



Christian Neighbors

Serving Martin, Otsego and Plainwell

In The Neighborhood!



Volume 6, Issue 1

January 2019

DON'T PAY ONE CENT ON TAXES!

FREE TAX HELP ALL YOU NEED TO DO IS SHOW UP :)

WHEN: SATURDAY, FEB 2ND 2018 @ PLAINWELL COMMUNITY CENTER. 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!

Teaching Children Gratitude

Kids are naturally materialistic and self-serving– but the good news is that gratitude can be taught. And from gratitude flows joy.

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.

Next class starting soon!

Upcoming Connections Class Is: "Winter Warm Up"

Even though winter has been pretty mild our connections team has a specialize chef who will share tips and ideas regarding saving money and making it great.

Come join us: Thursday, Jan 24th @6:30pm

Where: Christian Neighbors, anyone is welcome just please reserve a spot

By calling Shannon Fuller @ 269-685-4166 ext.103 or email me @ sfuller@christianneighbors.org

During this event you can look forward to tasty sample, prizes, and recipes. Don't miss out

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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