

# FSS 3RD QUARTER 2022 NEWSLETTER

## SUMMER IN THE FAMILY SELF-SUFFICIENCY PROGRAM

For some of you, your journey towards self-sufficiency is just beginning, and for others it is reaching its end. Please be assured that the entire FSS team is truly vested in assisting and supporting you as you take this journey.

Do you need your GED? The FSS team is bringing the [pre-GED test](#) to the FSS office on [Saturday, July 16, 10:00am – 2:00pm](#). There is **no cost** for you to come take the test with fellow FSS participants. Most of the FSS Coordinators will also be there to offer a whole bunch of moral support. We will be raffling off a “RING DOORBELL” for those who attend.

I am pleased to introduce the newest member of the FSS team. **Tony Jones** will be joining the FSS team on July 18. He comes to us with self-sufficiency case management experience. We are all eager to have him join the team.

I trust you are all having regular communication and interaction with your Coordinator. This should include receiving regular emails (at least once a week) from your Coordinator with information on various **community resources, employment opportunities and other information**. If this is not happening please do not hesitate to let me know. Please feel free to share this information with your friends, family, coworkers, or anyone else who may find the information helpful.

One of the main requirements in the FSS program is to seek and maintain employment. We are excited to be partnering with [Dress For Success](#), who will be facilitating the monthly series of **job readiness workshops: Job Searching, Resume Writing, and Interviewing**. If you are currently unemployed you must attend each of these workshops. Failure to comply with this component of the program could result in termination from the FSS program.

Hopefully you have been able to take advantage of our new electronic progress update form. When you complete the electronic progress update form prior to your appointment it allows more time for you and your Coordinator to discuss what's happening in your life and develop a thorough plan of action to move you closer towards self-sufficiency.

For those of you in the **HCV program**, FSS has a dedicated Occupancy Specialist who does all the rent calculation work on the HCV FSS caseload. Her name is **Shanita Tunstull**. She can be reached at **702 477-3436** or [stunstull@snvrha.org](mailto:stunstull@snvrha.org). Her office is located in the same area as the FSS Coordinators.

Don't forget that you need to attend 2 empowerment workshops (color coded in **Black**) per year. We will be offering a mixture of virtual and in-person workshops again this quarter. Please be sure to request the link or email for attendance by sending an email to [FSS@SNVRHA.org](mailto:FSS@SNVRHA.org) with your **name**, the **workshop** you wish to attend and your **FSS Coordinator's name** for every workshop you want to attend. Please request your attendance at least 24 business hours prior to the scheduled workshop. If you have any suggestions for different days, times or topics for workshop please send your Coordinator or myself an email.

Please remember that our business hours are **Monday through Thursday 7:00 am – 6:00 pm**.

**MARTHA FLOYD, RESIDENT PROGRAM COORDINATOR**  
**MFLOYD@SNVRHA.ORG 702 477-3534**



## **CCSD TO OFFER SCHOOL MEALS DURING SUMMER BREAK SUMMER FOOD SERVICE PROGRAM 2022**

**Information presented by Paula Tucker**

School sites that are providing summer instruction (Summer Acceleration, Extended School Year and Secondary Summer School) will offer free breakfast and lunch to any child 2–18 years of age on days that there is academic instruction occurring on-site at the school.

Meal service will be limited or not be available on the following dates:

- Meal service will be limited on June 14, 2022 on Flag Day – 8 school sites will provide meal service on that day.
- No meal service will be provided June 20, 2022 in observance of the Juneteenth holiday.
- No meal service will be provided July 4, 2022 in observance of the 4th of July holiday.

Now until June 17, 2022 – Approximately 300 food sites will be open while Summer Acceleration sites provide academic instruction.

June 21 and June 22, 2022 – 8 school sites will provide meal service at Secondary Summer School sites that provide academic instruction.

From June 23, 2022 until July 19, 2022 – Approximately 50 food sites will be open while Extended School Year and Secondary Summer School sites provide academic instruction.

CCSD schools are operating under the Summer Food Service Program (SFSP) allowing meals to be available to students and, by federal requirement, any non-enrolled children seeking meals at open SFSP sites. In order to follow USDA guidelines, meals must be consumed onsite and drive-thru meal distribution is unavailable.

For your convenience, visit [ccsd.nutrislice.com](https://ccsd.nutrislice.com) to view a list of sites that are open with dates and times on the day that you plan to visit a Summer Food Service Program site.

# CREDIT BUILDING LOANS

ARTICLE BY JASON SOLORZANO

Hello,  
As a participant of the FSS program, you are constantly moving forward with achieving your dreams. For many of you, it could be to have an ideal credit rating. Raising your credit scores can be difficult at times. One factor could be that you have limited credit history. If you are having difficulties with raising your credit scores, there may be a solution to that. Try looking in to credit builder loans! A credit builder loan is a product that is offered by credit unions (some local places include One Nevada Credit Union, WestStar Credit Union, and Clark County Credit Union) and are designed to help build credit history and increase your scores.

The one I will speak about now is from One Nevada Credit Union. When you apply and are approved, you will be given a loan that is deposited in to a share certificate account. You make monthly payments in to that money that was lend to you, and the credit union will report the history payment to the credit bureaus! The best part is that once you make all the payments needed, you not only get all of that positive payment history reported, you also get to keep the money that you payed in to that product. If rebuilding your credit is one thing you want to do, have a look in to this product and see if it is a good fit.



## SUMMER MOVIES

INFORMATION PRESENTED BY ADELL MARSHALL

Summer movies for kids are back in a big way for 2022. Four local companies for a total of 14 local movie theaters will be hosting discounted summer movies for kids to enjoy. These late morning, discounted movies are a perfect way to introduce toddlers to the magic of movies too.

You can find 2022 summer movie programs at the following local theaters:

Regal Summer Movies Express

Galaxy Summer Fest

Cinemark Summer Movie Clubhouse

Maya Cinemas Kids' Camp



# RETIREMENT

## ARTICLE BY ALDO LOPEZ-LINAREZ

"Retirement" is an intimidating word. It can create a ton of questions and create a feeling of uncertainty. However, most financial experts say that this should not be the case, and that it's crucial to start saving whatever you are able to as soon as you are able to. That's easy for them to say, they're experts! It doesn't help that there are a large number of foreign terms and account types out there that can make things a bit confusing.

I'm here to clarify some of these options and terms everyone sees when they start researching retirement. I do want to emphasize that I am not a financial expert, and if you have serious questions about how to start preparing for retirement I would suggest speaking to your FSS coordinator about finding what options are available:

- **stock**- a small piece of ownership of a company. Ideally you would buy one or more pieces in order to own a small percentage of a company. The percentage at which your money grows is normally greater than what a savings account offers, but stretched out over several years.
- **Brokerage Company**- Company or bank that acts as the middle person to give you the ability to purchase stocks from the stock market amongst other things. May also offer actual retirement accounts that focus on investing in the stock market.
- **401(K) and 403(b)**- Normally provided by employers. A portion you decide on is deducted from your paychecks BEFORE taxes by your employer and deposited into an account with a brokerage company. This portion is then invested into the stock market. Some 401(K) providers allow you to choose which companies your money is invested in. You will pay taxes on your payouts when you retire. the 403(b) is the version offered by mostly non-profit employers.
- **Traditional or roth IRA (Individual Retirement Account)**- Investment account that you open on your own and pay into. These types of accounts are normally not tied in to your employer. you would have the option of choosing what companies your money is invested in. whether or not you are taxed on your payout at retirement will depend on which type of ira you choose.
- **Standard Savings Accounts**- Normally offered by banks and credit unions. Interest rates are determined by the bank themselves, and are usually very low when compared to the estimated long-term growth of stocks.
- **high yield savings accounts**- offer a higher interest rate than standard accounts, but are often mainly offered by online banks with no physical location.
- **Certificate of Deposit (CD) accounts**- offers you a higher interest rate to grow your money, but your money is locked in the account for a specific amount of time.

Remember, at the end of the day it is your money, and you decide to how to best use it to prepare for retirement. Most banks now offer retirement accounts, along with free consultations with a financial planning expert who can explain in detail what each account entails. Every little bit of preparation counts when it comes to planning for your future!





# Upcoming Job Fairs

INFORMATION PRESENTED BY GESHA SANDERS

## Las Vegas Career Fairs

Thursday, June 30, 2022  
11AM-2PM

Santa Fe Station Hotel  
4949 North Rancho Drive  
Las Vegas, NV 89130

THURSDAY, JULY 21, 2022  
11AM-2PM

SUNSET STATION HOTEL &  
CASINO  
1301 WEST SUNSET RD.  
HENDERSON, NV 89014

THURSDAY, AUGUST 25, 2022  
11AM-2PM

SANTA FE STATION HOTEL  
4949 NORTH RANCHO DRIVE  
LAS VEGAS, NV 89130

THURSDAY, SEPTEMBER 22, 2022  
11AM-12PM

SANTA FE STATION HOTEL  
4949 NORTH RANCHO DRIVE  
LAS VEGAS, NV 89130

## Best Hire Career Fairs

Thursday, August 25, 2022  
2PM

Tuscany Suites & Casinos  
255 E. Flamingo Rd.  
Las Vegas, NV 89169

THURSDAY, OCTOBER 6, 2022  
11AM-2PM

PALACE STATION HOTEL & CASINO  
2411 W. SAHARA AVE.  
LAS VEGAS, NV 89102

## Want to join our team?

The Southern Nevada Regional Housing Authority (SNRHA) offers a competitive wage and benefit package. If interested in employment with SNRHA please visit our website at [www.snrha.org](http://www.snrha.org).

Human Resources Department  
5390 East Flamingo Road  
Las Vegas, NV 89122-5335



# CAR CARE CHECKLIST FOR SUMMER ROAD TRIPS INSPIRED BY AAA RECOMMENDATIONS

INFORMATION PRESENTED BY LAURA MORGAN

## 1. Check tires and tire pressure

Inspect all four tires and, if you have one, the spare tire as well. Look for cuts, gouges or sidewall bulges. Insert a quarter upside down into grooves to check tire tread. If you see the top of George Washington's head, it is time for new tires. Make sure you have all the tools needed to change a tire on your car!

Check tire pressure when the car has been idle and tires are cool. Inflate as needed to the vehicle manufacturer's recommended pressure. You will find it listed in the owner's manual and on the sticker of the driver side door jamb. Do not use the number on the tire sidewall.

**TIRE ROTATION:** Tire rotation means periodically changing the position of each of the tires on your vehicle. You should rotate your tires as recommended by the vehicle manufacturer, or every 5,000 miles. For many, that will mean when you get your vehicle's oil changed. Regularly rotating your tires also gives you a good opportunity to visually inspect them for damage, check their air pressure, have them rebalanced if you're noticing any vibration, and check their tread depth.

Several local Discount Tire shops have free air pressure checks and fill up!

## 2. Listen to and feel the brakes

If you hear a grinding sound or feel a vibration when applying the brakes, take your vehicle to an auto repair shop for a brake inspection. A service professional will check the brake system for fluid leaks, and the pads, rotors, shoes and drums.

## 3. Secure and test the battery

Check the car battery to be sure cable connections are clean and tight, and the hold down hardware is secure. Have a service professional do a battery check to determine remaining capacity. Several AutoZone locations will check your battery for free!

## 4. Top off engine oil and other fluids

Check that engine oil, coolant and brake, transmission and power steering fluids are at the correct levels for safe vehicle operation. When adding fluids, use products that meet the specifications listed in the owner's manual. If you don't have an owner's manual, you can look it up online. Get the oil changed about every 5,000 to 7,500 miles. Or check your owner's manual for your car.

Note that newer car models may have sealed automatic transmissions without a dipstick, and electric power steering that may not use fluid. Get leaks repaired! You do not want to burn up the engine!



## 5. Replace wiper blades and replenish windshield cleaner

Rubber wiper blades naturally deteriorate over time. If wipers streak or fail to clear the windshield thoroughly, replace the blades. Fill the windshield washer reservoir with fluid formulated to remove insects and other debris, and test to make sure the nozzles spray adequately.

Wiper blades tend to dry out around here! Don't wait for a rainy day to check them.

## 6. Check belts and hoses

Reinforced rubber drive belts power the engine water pump and accessories such as the alternator and air conditioning compressor so you should inspect and replace any that are cracked, glazed or frayed.

Note that modern multi-rib or drive belt materials do not show easily visible signs of wear. As a general rule, replace drive belts every 60,000 miles.

Inspect and replace worn, brittle, bulging or excessively soft radiator hoses. Check for leaks around hose clamps and at the radiator and water pump.

## 7. Keep the AC running cool

Take a test drive with the air conditioner running. If you notice a decrease in cooling capacity, take the car to an auto repair shop for diagnosis. Also have the cabin filter inspected and replaced as needed.

## 8. Replenish emergency kit supplies

AAA recommends keeping a well-stocked emergency kit in your vehicle.

Include:

- a flashlight and extra fresh batteries
- first-aid supplies
- drinking water and non-perishable snacks for people and pets
- car battery booster cables
- emergency flares or reflectors
- a rain poncho
- a basic tool kit
- duct tape
- gloves
- shop rags or paper towels.
- cardboard or a blanket for sitting on the pavement



## 9. Plan ahead for vehicle service

In the event you should need vehicle maintenance, know ahead of time where to find an auto repair shop and technician you can trust.

### NEVADA DEPARTMENT OF TRANSPORTATION Contact Information

To best respond to vital roadway incidents, the Freeway Service Patrol is not available on-call, but will stop on their regular route to provide needed assistance. Dial 911 for emergencies or dial \*NHP (\*647) to report drunk drivers, traffic crashes, stranded or disabled motorists, or any suspicious roadside incidents to the Nevada Highway Patrol.

# WHAT IS FINANCIAL LITERACY!

**ARTICLE BY JAMIE BOSSE (CERTIFIED FINANCIAL PLANNER AT ASPYRE WEALTH PARTNERS)  
AND PRESENTED BY MICHELE TALIAFERRO**

Financial literacy is the confident understanding of concepts including saving, investing and debt that leads to an overall sense of financial well-being and self-trust and It starts by building basic knowledge of money matters. Tackling the financial literacy crisis in America begins in the home, but has proven to be more difficult because most school districts across the country courses are either not being taught at all or consistently. Despite the difficulties, it's important for parents to start the money conversation at home with their kids. With that said, here's a basic guide of financial concepts that you can discuss with kids at various age ranges.

## Ages 3-5

- You need money to buy things. You can talk to them about the different forms of money we use — coins, dollar bills, and credit and debit cards. Have them consider all the things that cost money — toys, groceries, their backpack, etc.
- Money is earned by working. Talk about your job or profession and why you chose it. You can talk with them about ways they might think of to make money.
- You might have to wait to buy something you want. Delayed gratification is a hard concept even for a lot of adults to understand. The sooner children accept this fact, the better. Have them identify an item they'd like to buy. Maybe it is a toy or piece of candy. Talk about how much it costs and help them count out the money required to purchase it.

## Ages 6-10

- There is a difference between what you want and what you need. Talk about all the things we need to buy with our money — clothing, food, a home to live in. List of things we like to have, but don't need to live — toys, candy, Paw Patrol slippers.
- You must make choices about how to spend your money. There are trade-offs, and money can run out. Give them some money with the task of choosing which snacks to buy for the week. Do you want to spend money on something, or can you borrow it, buy it used or at less cost? Once it is spent, it is gone.
- It is good to compare prices. Explain there are lots of ways to buy things. You can physically go into a store or look for it online or buy it used from someone else. They can help you look through coupons or wait for sales to get better pricing.

## Ages 11-13

- You should save a at least a dime for every dollar you earn. Encourage the habit of saving 10% of all money your child receives. Have them set goals for things they'd like to save up for.
- Using a credit card is like a loan. Most likely, they watch you use cards all the time and might have questions about it. They need to understand this is actually a financial transaction taking place and money is going out.

## Ages 14-18

- Avoid using credit cards if you can't pay the balance off each month. They need to understand if you don't pay the bill in full every month, interest can work against you and you'll end up paying more for the item than it actually costs.
- You must pay taxes on your income. This is an important concept to understand well before they graduate from college and get their first full-time job. Explain what taxes pay for in your community.



- The importance of having an emergency fund. Provide examples of why it is important to always keep some cash in savings. You can cite examples of emergencies you've experienced — appliances breaking, losing a job and medical issues and how having a savings cushion helped you get through these times. Or alternatively, talk about how you regretted not having an emergency fund when you needed it.
- Basic investing concepts. If they are earning income, you may consider setting up a Roth individual retirement account for them and talking about basic investment concepts so they can get some hands-on experience in watching their money grow.

#### Additional tips:

- Use allowance as a learning tool to create teachable moments. We need to put our kids in scenarios where they make and manage their own money before they are out in the real world. Let them spend the money they earn and help them set goals to save up for bigger items. If you are going on vacation, let them bring their own money to spend on snacks or trinkets that you wouldn't normally buy for them. Help them get a feel for what these items cost.
- Let your kids fail and learn. Let them make silly purchases and check in with them a week later to see how they feel about it. Are they still enjoying that \$10 pack of Pokémon cards, or did they end up in the recycle bin last week? Congratulate them on the purchases that they got a lot of use out of or saved up for. Let them practice, fail and learn how the real world works. You want them to learn and make mistakes while they are still under your roof.
- By age 14, start "real-world" training. Take the amount that you would normally spend on them for entertainment, clothing and other needs and put that into their checking account each month and let them manage it. If they spend it all on a pair of designer sneakers in the first week and have no money to go to movies with friends later, they have learned the lesson that money is finite, and they need to manage it better next month.

## IMPORTANCE OF UPDATING YOUR RESUME

### INFORMATION PROVIDED BY CAROL HICKS

A resume is a crucial part of every job-seeker professional. It acts as a career summary. It is a summary of all the important skills, experience, and achievements. When a person is employed for a long time in a job, there is a good chance that the person has not updated a resume with anything. Therefore, updating your resume is very essential for better career opportunities.

#### Keep Track of Goals:

Updating resumes regularly helps us to maintain track of our career goals and expectations as well as helping us to maintain track of our achievements and projects. Tracking achievements help us to set an achieve new goals. With regular updates, you are more motivated towards your goals and hence will perform better in the required field.

Updating your resume helps you to become a good self-promoter. And, you will always be prepared for an interview as resume building involves a lot of thinking and reviewing. By updating your resume regularly you can identify your own weaknesses and areas of improvement needed. Also, updating a resume regularly is an important part of your professional life. A polished resume is the most valuable asset to a person.

### Keep Updated with Trends:

Updated resumes can also serve us when there is a new job opening in your own company or you may want to explore different aspects of your professional career. As the trends of jobs are changing regularly, updating your resume helps us to keep track of changes so that we can adapt to trends and acquire a skill set of the latest trends.

### Remove Unwanted Skills:

As the trends change, it's possible that some of your skills may get outdated with time, hence it is important that you update your skills in your resume accordingly. There are many job seekers who still showcase their skills that are out of trends and chances of getting hired are reduced significantly.

### More Focused and Confident/Self-Preference:

Updating a resume gives us an understanding of one's own self. A resume is a reflection of our choices, passion, and values. Analyzing your old resumes and updating them will give you an understanding of your own preference. Resume building will give you an insight into what you want to achieve in your own life. It gives you an idea of what you should do to achieve your goals.

The world is rapidly changing with time-jobs are changing, skills are changing, the requirements are changing and you need to keep up.