

FROM SURVIVING TO THRIVING



**Basic Steps to Improve Your
Family's Financial Future**

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Becoming a Family
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The Ties that Bind Handbook
(Co-author with Naomi Weinstein)

Grandparents Raising Grandchildren

To Love a Child
(Co-author with Edward Warner)

Child Custody

Child Support

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Note to Readers: This book lists websites for more information, but you don't need a computer at home to use them. Most libraries offer free internet use, and library staff to help you get started.



**CHAPTER ONE:
BENEFITS TO HELP
IN TOUGH TIMES**

Times are tough. It's always been hard to make ends meet when raising a family. Now, with the economy adding more strain, it's even tougher. Still, there's a lot that families can do to get ahead.

It's okay to get help. This chapter is about ways you can get help with the basics your family needs. If your family qualifies for any or all of the benefits you see in this chapter, then you have a right to use them. Keep in mind that, over time, it's your hard work, and years of earning at jobs, that will build a secure life for your family. And, with every future paycheck, you'll pay your share of our nation's taxes. So now, while times are tough for your family, it's fair to use the programs that can help your family to get a better start.

In fact, probably the best example of how benefit programs can help is from the original family of President Obama. As he said in a speech, his mom once needed food stamps. And most of us would be pretty proud and happy to have our kids grow up to be like the President.

Cash help for families

If you don't have a job now, or are working at a very low paying job, you may need help just to buy the basics for your family. You've probably heard of the Temporary Assistance for Needy Families (or TANF) program, which some people call "welfare". Each month, over 2 million families receive TANF services. Here's how TANF can help:

- **TANF provides eligible families with a temporary monthly check.** If you qualify, TANF can pay your family a monthly check for up to two years at a time. In most states, TANF payments cover only the most basic needs—but even a small monthly check can be a big help when times are tough.
- **TANF can help single parent or two parent families.** If your income (what you earn) and assets (what you own) are within program limits, then your family has a right to benefits. This is true whether there are one or two parents in the home.
- **TANF can help before a baby is born.** In most states, TANF also covers pregnant women, even if they don't have other children.
- **TANF can help either or both parents to find a job and/or to get ready for a job.** TANF works with companies and agencies that need workers, and also with job training programs. If needed, TANF can also help you to find and pay for childcare while you work.
- **TANF lets you be there when your baby needs you.** TANF is temporary, and you have to make a work plan. But there are rules that let a parent first stay home with a young baby.



Applying for benefits. The best way to find out if you qualify is to apply at the TANF office in your community. To find it, you can look under "Temporary Assistance to Needy Families" in your local phone book government pages. You can also find your state TANF program's phone number at <http://www.acf.hhs.gov/programs/ofa/states/tanf-num.htm>.

Food and nutrition

Everyone has a right to good healthy food, and there are public programs to make sure we all get it. Here are two that help millions of families nationwide. Both programs have higher income limits than the TANF program does, so more families can be helped.

SNAP (Supplemental Nutrition Assistance Program).

SNAP, formerly known as Food Stamps, has the important goal of making sure that no one in our country goes hungry. If your family qualifies, you'll get a monthly debit card, which you use like a bank debit card to buy food at any major grocery store. Anyone who qualifies for TANF also qualifies for SNAP, and so do many families with slightly higher income. Every month, SNAP helps put food on the table for over 28 million families nationwide.

WIC (Nutrition for Women, Infants, and Children).

WIC helps women who are pregnant, breastfeeding or have recently given birth, and children up to their 5th birthday. It has higher income limits than SNAP, so you might be able to get WIC even if you earn too much for SNAP. Or, if you qualify for both, you can get both. WIC programs teach about the special nutrition needs of pregnancy and young children, and they give out vouchers for free milk, cheese, and other healthy foods. Over 8 million people get food from WIC each month.



Applying for benefits. You can find your local SNAP and WIC offices by looking in your local phone book government pages. (The two programs may be in the same office, or in the office with the TANF program. Also, since some states still use the old name, they could be listed under “Food Stamps” instead of “SNAP”.) You can also learn more, including where to apply, from the website www.fns.usda.gov/snap for SNAP and the website www.fns.usda.gov/wic for WIC.

Health care coverage

Good health is important for your family, and health care can cost a lot. That's why it's good to know about the free health coverage that your family may be able to get. These great programs can help you to keep your family healthy, and may even be life-saving in a crisis.

Medicaid. Medicaid helps many lower income families with children, and also many lower income pregnant women, by paying all or most of their medical bills. Any family that qualifies for TANF also has a right to Medicaid, and so do many families whose income is a little too high to qualify for TANF. If you qualify, Medicaid may even pay hospital and other medical bills from the 3 months before you applied. (It won't pay older bills, though, so hurry to apply if you have recent large medical bills.) Over 40 million Americans are helped by Medicaid each year.

State Children's Health Insurance. If your family earns too much to qualify for Medicaid, you may at least be able to get health coverage for your child (but not you or any other adults in the family) from your State Children's Health Insurance Program, or SCHIP. In most states, there are higher income limits for SCHIP than for Medicaid. If your family qualifies, SCHIP will then pay all or most of the cost of doctor visits, medicines, and hospital or emergency room visits for your child.



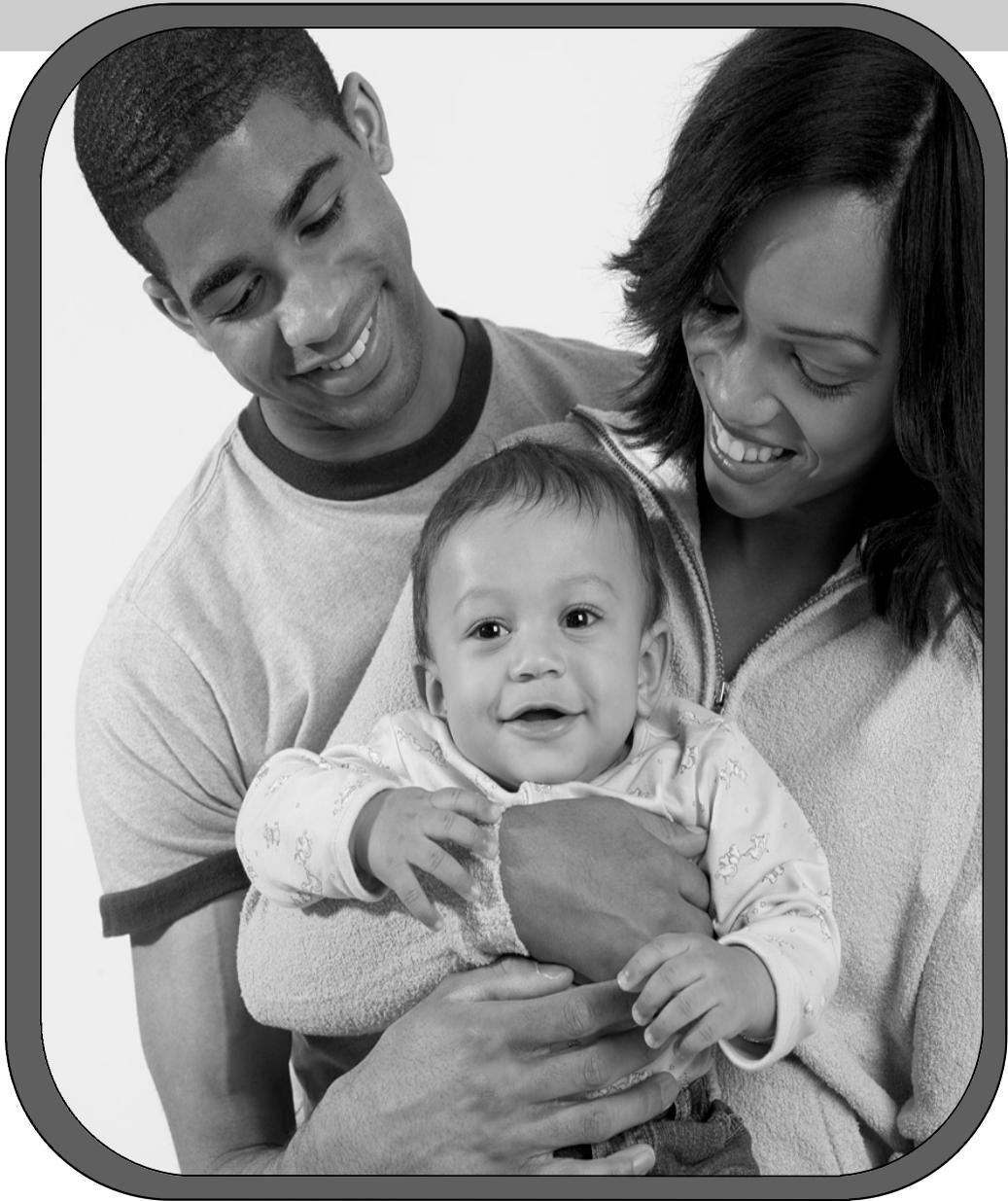
Applying for benefits. In many states, you can apply for Medicaid and SCHIP at the same place that takes TANF applications. You can also get:

- **Medicaid** info, including where to apply, at www.govbenefits.gov (Click on "Medicaid", then your state.)
- **SCHIP** info, including where to apply, by a free call to **1-877-KIDS-NOW** or at www.insurekidsnow.gov.

Tough times and big bills

Some government programs are there to help in extra tough times, or with extra big bills. Some options include:

- **After a job loss.** Every state has unemployment insurance, which pays temporary benefits to many workers who've been recently laid off. Each state has rules about who qualifies, for how long, and for how much. For more info, including where to apply, check your local phone book government pages under "unemployment insurance" or find your state office at www.servicelocator.org/OWSLinks.asp.
- **After a job injury.** If you were injured on a job and can't work, you may be entitled to more cash help, for a longer period of time. You can get more info from your state Office of Workers Compensation, listed in your local phone book government pages, or find the office from the links at www.dol.gov/esa/owcp/dfec/regs/compliance/wc.htm.
- **Help with utility bills.** If you're reeling from high gas and electric bills, you may be able to get help from the Low Income Home Energy Assistance Program (LIHEAP). You can find your local office listed online at www.acf.hhs.gov/programs/liheap/grantees/states.html.
- **Help with phone bills.** The Lifeline and Linkup programs offer basic phone service at very low prices to qualifying families. You can learn more at www.lifelinesupport.org/li/low-income/lifelinesupport/browser.

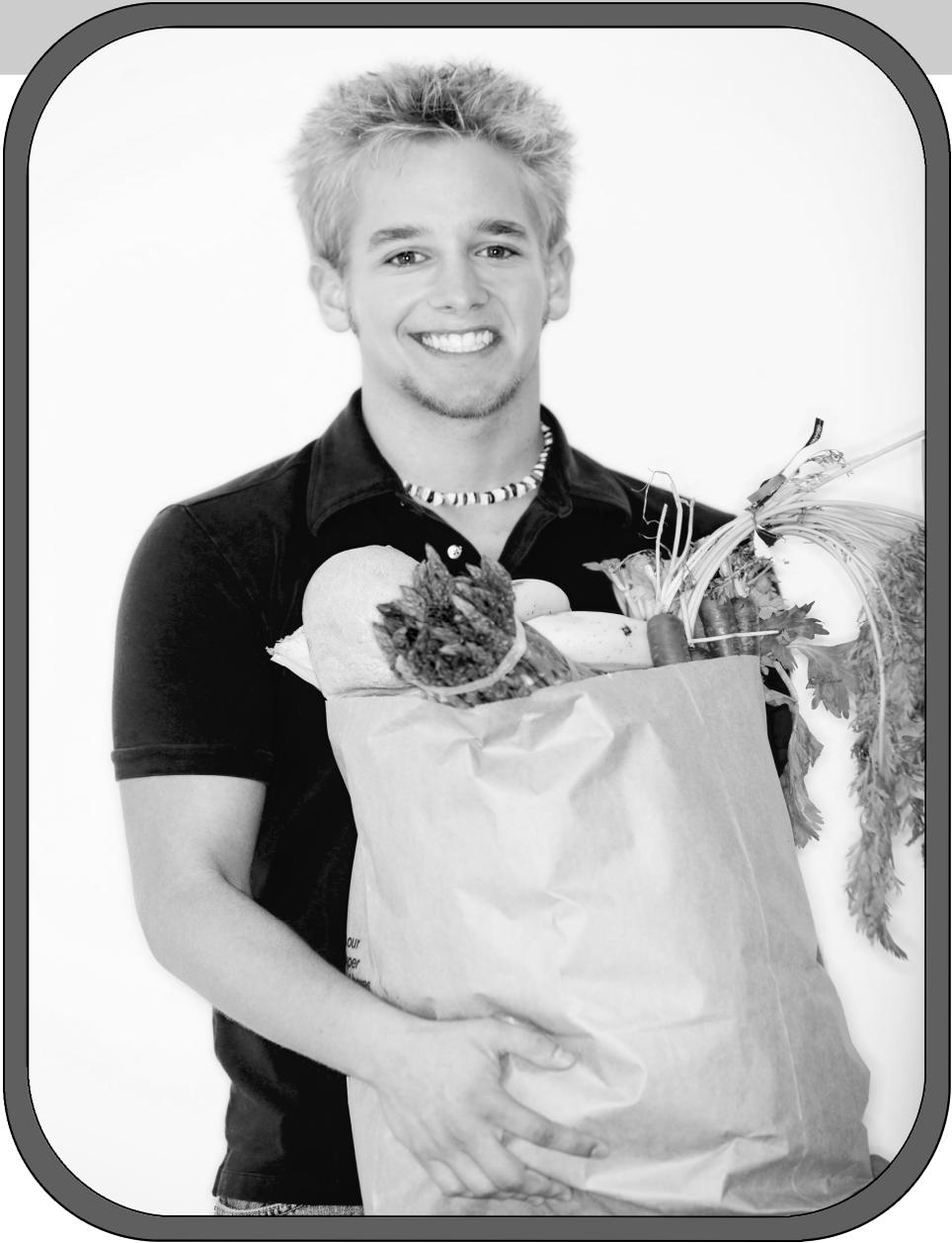


Help with a friendly touch

As you work to provide for your family, there are also groups right in your community that may be able to help. These include:

- **Community groups.** Local groups in your community may be able to provide you with food, clothing, baby supplies, children's school supplies, holiday food and gifts, and other needed items. You can call local community centers, and also local chapters of national groups like Toys for Tots (www.toysfortots.org), Kiwanis (www.kiwanis.org), or the Junior League (www.ajli.org). Just explain your needs, and ask if they can help.
- **Religious groups.** Local churches, temples, or mosques may also have service programs to involve their members in helping others, offering food, shelter, clothing, children's programs, or other help. You can call houses of worship in your neighborhood, and ask if they can help.

Community and religious groups can also be great places to get your family involved and moving forward. Some offer practical things like free programs for kids, groups to help couples stay together and parent together, and even groups or classes on planning your finances. As you get involved, you'll find, too, that these groups can also a way get to know your neighbors, and to give back to others. Remember - - you may get help now, but in a year or two, you may be the friendly one bringing help to a newer family!





**CHAPTER TWO:
BUDGET PLANNING
FOR SUCCESS**

Making the most of what you've got. In most families, there are times when money is tight. But, tight as things may feel, there really are ways to manage. Basic rules of smart money management can help you make your money count. You can catch up and even get ahead.

Taking charge of your finances. This chapter is about making your money work for you. Smart use of banks, avoiding or solving debt, and simple tax rules can all help your family to get ahead. Smart use of your money now -- even if it's not a lot -- can be the first step toward reaching your family's goals.

Checking and savings accounts

Checking and savings accounts are basic tools that every family needs to keep your cash safe, to cash checks cheaply, to manage money, and to save for the future. If you don't already have them, you can open your accounts at a nearby bank.

A checking account. A checking account helps you to:

- Keep your money safe;
- Deposit or cash any pay or benefit checks;
- Pay your bills; and
- Keep track of your monthly income and monthly spending.

A savings account. It's smart to also have a savings account at the same bank where you have your checking account. Even if you save only a small amount each month, it's an important way to start getting ahead. Savings accounts also pay interest, so your money can grow.

Setting who can spend or take money from the account.

With both checking and savings accounts, you can open either an individual or joint account. In an *individual* (one person) account, anyone can put money in, but only that one account holder can write checks, get a debit card, or take money out. In a *joint* account, either account holder can put money in, write checks, or take out any or all of the money. You can choose the type that fits your family needs.

It pays to shop around. Banks differ in the fees they charge for checking, the interest they pay for savings, and the bonuses they offer. If you have more than one bank near you, you may want to compare what each offers before you decide which one to use.

Keeping track of your purchases

Your checkbook comes with a small notebook called a check register, which stays in the checkbook. Whenever you write a check or spend from the account with a debit card (see next page), you use the register to track what you've spent and how much is left in the account. You also add in any deposits made to the account. As you fill it out, it looks like this:

Number	Date	Transaction	Withdrawal		Deposit		\$837.00	
<i>201</i>	<i>6/01</i>	<i>BGE</i>	<i>227</i>	<i>65</i>			<i>-227</i>	<i>65</i>
		<i>(Electric bill)</i>					<i>609</i>	<i>35</i>
<i>Debit</i>	<i>6/21</i>	<i>Payless Shoes</i>	<i>23</i>	<i>34</i>			<i>-23</i>	<i>34</i>
		<i>(Jenn's shoes)</i>					<i>586</i>	<i>01</i>
	<i>6/23</i>	<i>Paycheck</i>			<i>744</i>	<i>78</i>	<i>+744</i>	<i>78</i>
							<i>1,330</i>	<i>79</i>

This helps you spend only what you have, and avoids penalty fees for "bouncing" a check.

If you want practice, feel free to ask the bank officer who opens your account to show you how to use the check register. Also, you might want to pick up a small calculator (most dollar stores have them) to do the math for you.

Avoiding credit dangers

As you're working to save your money, there are lots of stores, websites and credit card companies working to get you to spend it. Buying on credit is dangerous, because it lets you spend money you don't have, then locks you into paying for last year's purchases with this year's money. Worse, you'll have to pay the purchase price, plus hefty interest and fees. In fact, that interest and fees can double or even triple the cost of your purchases.

Ways to stay out of trouble. Smart budgeting can help you to spend only what you have, but still meet your family's needs. These simple rules can also help you to start and keep good habits:

- **Use debit cards instead of credit cards.** Your bank can give you a debit card, which looks and is used like a credit card. But a debit card is linked to your checking account and uses only money you have. (To be sure, tell your bank to NOT link the card to a line of credit. Also, be sure that you write down money you spend with the debit card into your check register.) It's a great idea, especially starting out, to use only your debit card and to not even own a credit card. That way, you'll have all the convenience of "plastic", without the big danger.
- **Avoid credit purchases.** Many stores and businesses with big-ticket items (such as cars, electronics, furniture, or vacation packages) offer "buy now, pay later" plans, which can sound very tempting. These are a big danger to families, because they push today's purchases into tomorrow's budget, creating an ever bigger hole to climb out of. As a general rule, if you don't have the money to buy an item now, it's best to wait until you do.



If you're in debt now. The two most important keys to getting out of debt are to:

- Pay your monthly required credit payments *or more* each month, so you can begin to pay down your debt; and
- Avoid future credit purchases (and even cut up your credit cards so you won't be tempted to use them).

A Consumer Credit Counseling Service also can help you to work with businesses you owe money to and make a better payment plan. You can find one from the **National Foundation for Credit Counseling** (NFCC) at **1-800-388-2227** or online at **www.nfcc.org**.

A budget for future success

Making and keeping a budget can make an amazing difference for your family. It could, for example, help you to one day own your own home. It could help your child to go to college. It could also keep your family from a series of troubles like unpaid rent, evictions, and rising debt.

That's because a budget helps you to:

- Decide what you can afford;
- Spend your money where you need it most; and
- Save for your goals

Tracking your income and spending. The key to smart budgeting is to make sure that your income and your spending match, so you won't go into debt. To do this, you can copy and use the **Monthly Income and Spending** form on the next page. You will:

- List in the **Income** column any and all monthly income that anyone in your household receives (such as earnings from jobs, TANF or other benefits, and child support you get for older children from a former partner). Include only income you really get, not money you're due but don't now get.
- List in the **Spending** column everything you buy or spend each month (such as rent, utilities, phone, any child support you pay for a child living with a former partner, any car payment, and anything else). Make sure that you put in what you *really* spend -- not a lower number that hides how hard it is to make ends meet.

To really see what's happening, you'll need to keep and use the chart for a month or two. Use a new blank chart each month, and make sure that you keep track of everything you spend.

Monthly Income and Spending

	Income		Spending
Take-home pay (his)		Rent or mortgage	
Take-home pay (hers)		Food	
TANF		Electric and/or gas	
Other benefits		Home phone	
Child support received for a child in the home		Child support paid for a child living elsewhere	
Regular family gifts (not loans)		Clothes	
Other		Diapers & baby needs	
Other		Health care	
Other		Credit card payments (on past balances)	
Other		Other loan payments	
Other		Transportation	
		Job or school costs	
		Savings	
		Gifts to charity	
		Family outings	
		Other family fun	
		Internet service	
		Cell phone service	
		Cable TV	
		Other	
		Other	
TOTAL		TOTAL	

Matching income to spending

If you find that your spending column adds up to more than your income column, don't panic. Yes, you're looking at a problem that needs to be solved. But there are ways to solve it. You can try:

- **Increasing your income.** Of course, we'd all love to balance our budgets by getting more income. And it's good to try. If you're employed now, you could ask for extra hours, or even for a raise. Or, if you're not employed, or are working at very low pay, you may need to consider the TANF program (p. 6-7). Just remember, when making your new budget, to *only include actual income, not increases you are hoping to get*. Also, be aware that any type of loan is NOT an increase in income, and may only make your money problems worse.
- **Cutting your spending.** For most people, increasing income takes time. So, to balance your budget, you'll probably need to cut your spending. SNAP and WIC benefits (p.8-9) can cut food costs, while Medicaid or SCHIP (p.10-11) can slash doctor bills. There may also be costs you can cut on your own. Are there expenses you can avoid, such as cell phone service, cable TV, or dinners out? Can you put off some clothing purchases or buy at thrift stores? Do you own a car you don't really need, or one more expensive than you need? You're probably already spending carefully, but most of us can find some way to spend less. Some people are even finding ways to combine spending cuts with healthier living, like cutting out alcohol, tobacco, fast food and/or junky snack foods.



You can do it! If you keep at it, you can find a way to get your income and spending columns to match. You can probably even find a way to put a little something into the savings box. (It's not exactly "spending", but it goes in that column, as it's part of where your money goes.) Remember, your solid budget, with some monthly savings, is your path to a richer future.

Making a balanced budget is a tough process, but it can be done. The reward is a stronger, more secure future for your family.

Good news at tax time

Believe it or not, tax time doesn't always mean that you pay the government. There are lots of rules in the tax code to help families with children, and even more for families with limited income. In fact, you might be able to pay no taxes -- and get money sent to you!

Filling out your tax forms. Every year by April 15, every person who pays or owes taxes needs to complete and send a tax return to the federal and their state governments. You may get a form sent to you, or you can get them at any library. Even if you don't earn enough to have to pay taxes and file tax forms, it's still smart to fill out the forms to see if you qualify to have money sent to your family.

Tax forms come in a booklet with line-by-line instructions on how to fill them out. If you have low or moderate income, you can get free help in completing your forms from the **Volunteer Income Tax Assistance Program**. Just call **1-800-829-1040** to find VITA volunteers near you. If you want to do it yourself, but need more info, there info and tax forms at **www.irs.gov**.

Best "money back" bets. Be sure to check out these two tax credits, which help many families. They can reduce your tax bill, or, if you don't have a tax bill, be paid to you by check:

- **The Child Tax Credit** pays up to \$1,000 for each child up to age 16 who lives with you.
- **The Earned Income Credit**, offers an extra tax credit for children up to age 18 if your family has low or moderate income from earnings.



Other helpful rules. You'll also want to use, if they apply:

- **Filing status.** For the lowest tax rates, use the *Married Filing Jointly* status if you're married, or the *Head of Household* status if you're not.
- **Exemptions for dependents.** You can get an exemption for every minor child living with you, which keeps more money tax-free.
- **The Child and Dependent Care Tax Credit.** This rule can offer a credit toward your tax bill if you are employed and pay for childcare.



**CHAPTER THREE:
WORKING YOUR
WAY UP**

Building your family's future. A good job is your family's quickest and surest path to a brighter future. It can also be a great way to learn, grow, and use your talents.

Reaching your goals. Wherever you are now in your job and career path, there are good ways to move forward. There are tried-and-true strategies that have helped others to find and keep good jobs, even in tough economic times. There are also free services to help you find a first job, a better job, or the education and training for a career that uses your gifts. With effort and time, you can work your way — and your family's way — towards your goals.

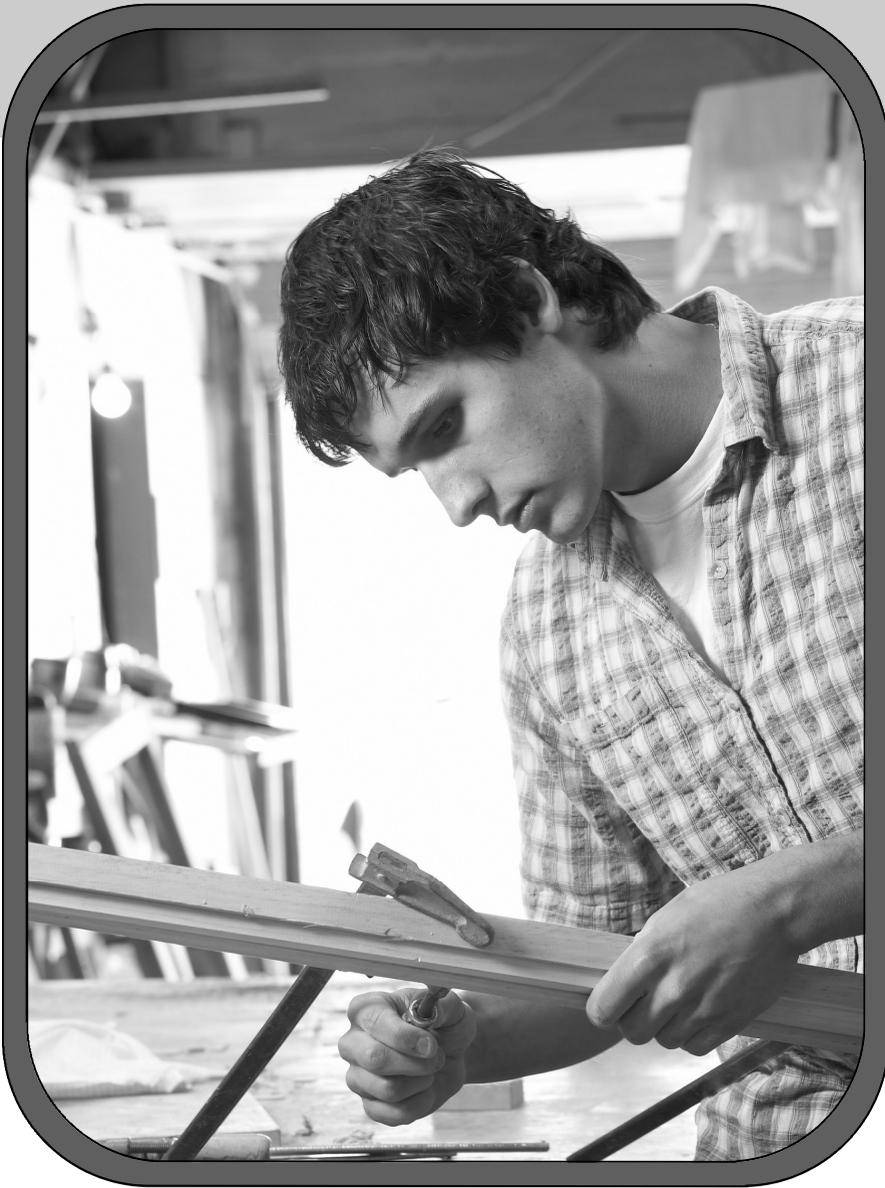
Finding work that works for you

Most first jobs — and a lot of second, third or fourth jobs — aren't dream jobs. That's okay. For many parents, just bringing home that paycheck is a great way to care and provide for your family. It also is an important step towards better jobs in the future.

If you have a job but don't love it. If you already have a job, that's great. It may not be a job you love all the time — but most jobs, especially if you're just starting out, have some down points. You're building a strong work record just by doing your best each day. When you are ready to look for something better, that strong work record can help you get there.

If you have a job but hate it. Even the worst job can be a stepping stone to a better one. A smart way to make the jump is to follow two tracks at once. At work, you can keep smiling, arriving on time, and doing your best. At the same time, you can use every off day to look for a better job. That way, when you do get a new job, you'll walk away with a good work record and a good reference. That can help you to get and keep good jobs for years to come.

If you're not employed now. Landing that first job, or a job after time without a job, can be tricky. Still, there is an up side. You have the time to find out about openings, fill out application forms, go to interviews, and follow up. You can also make good use of job placement services (pages 32-33).



In a way, getting a job *is* a job, and can keep you pretty busy. It's a good idea to set aside about 2 to 3 hours each day to use as job search time. Many people find getting up and out early, dressed as if for work, is a good plan. You can visit local job placement services, search newspaper or online Help Wanted ads at a local library, or stop by local businesses to apply. Sooner or later, your hard work will pay off.

Help with a job search

If you're looking for work, you're not alone. There are free services in your community that may be able to help you find the job for you. You may also be able to get free help with putting together resumes and job applications, making a childcare plan, and, if you're interested, in getting any needed job training.

Your state employment office. Every state has an office to help its residents find jobs, with offices in most counties and larger cities. Most offices offer listings of job openings, information about what type of work is in demand, and referrals to job training programs. Some also can help you to make a resume, set up job interviews, and find quality, affordable childcare. For eligible workers who were laid off, or were injured on the job, state employment offices may offer cash benefits. You can find your local employment office by looking in your phone book government pages, or by going to www.acinet.org/acinet and using the drop down menu for state offices.

Job services through TANF. The TANF program (pp. 6-7) also offers job training and placement services—often, beyond what the state employment office offers. The TANF program may, for example, help you find -- and maybe even help pay for -- job training, childcare, and/or transportation to and from work. So, if you haven't already looked into the TANF program, it might be worth it for the job placement help alone. You can find your local TANF office in your phone book government pages, or use the nationwide listing at www.acf.hhs.gov/programs/ofa/states/tanf-num.htm



More great sources of job information

- **America's Workforce Network** at 1-877-US-2JOBS or <http://usworkforce.org>
- **America's Job Bank** at www.ajb.dni.us
- **USA Jobs** at www.usajobs.opm.gov
- **U.S. Dept. of Labor** information at www.dol.gov

Planning about childcare

While you're at work, you want to know that your child is safe, happy and learning. Good childcare can be the key. It can be a place for your child to grow, learn, be safe, and have fun. And that can mean real peace of mind for you.

Planning ahead can help you make a care plan you feel good about. Happily, some of the best available childcare and learning options are free or very low cost for lower income families. Options include:

- **Head Start** and **Early Head Start** (see page 60). These great learning programs, free to eligible lower income families, may provide care during some of your work hours. Also, staff may be able to help you get care for any more hours that you need covered. If your child was eligible and attending before you started your job, your new income should not keep your child from finishing out the year.
- **TANF** (pages 6-7). TANF workers are required to help clients find childcare as needed for any new job. TANF may even be able to help pay the cost of the childcare.
- **State employment office** (pages 32-33). Some offices help clients find childcare, but usually can't help pay the cost.

More help in finding childcare. Child Care Aware, a national listing of local child care programs, also can help you to find good care for your child. Child Care Aware lists free programs like Head Start, as well as programs that charge fees. To reach Child Care Aware, you can call **1-800-424-2246** or go to **www.childcareaware.org**.



Choosing a childcare program

Even if a program is free or low cost, you'll still need to decide if it's right for your child. To help you decide, you can visit any program where your child may get care. If the children seem happy, safe, and active, that's a good sign. You can ask about how care, discipline, naptimes, and playtimes are handled. If possible, talk to parents of children now in the program, and see if they're happy with their children's care. The more you learn, the better you'll be able to decide which program is right for your child.

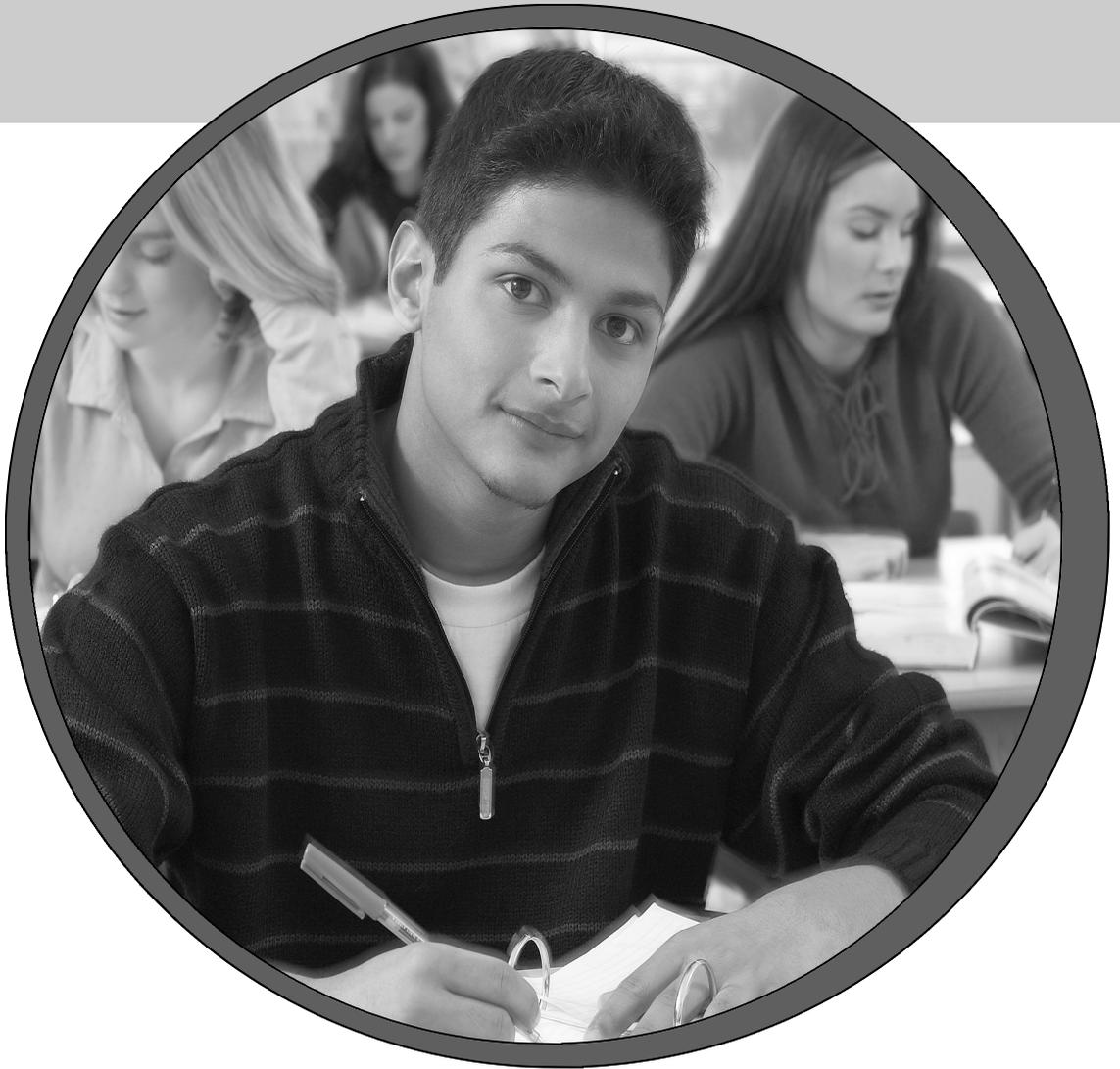
Moving ahead with education

Parenting can disrupt schooling, especially for younger parents. If your schooling was stopped short — whether a college program, a technical program, or even high school — that can hold you back now. Still, your chances aren't over. Parenting can make going to school tougher, but it can be done. You may even find that you have more drive than other students. You're there because you want to be. And you know that that degree or training program will help you *and* your family.

First things first. Most career-track jobs and training programs require at least a high school diploma. If your high school years were cut short, you can catch up by getting a GED, or General Equivalency Diploma. To get a GED, you study, practice, and then take the GED test.

The GED test shows that you have the skills of a high school graduate, but most people don't need to take four years of daily classes to pass it. You can take GED night classes, study at home, or even watch GED classes on TV or video. You can ask about GED classes at any job search place (pages 32-33) or learn about classes, online and TV-based study at the American Council on Education at www.acenet.edu or Public Broadcasting Service (PBS-TV) at www.pbs.org/literacy.

Exploring your options. If you have or get your high school diploma or GED, there's a world of options for career training. A great place to start looking is the career and training website of the U.S. Department of Labor at www.doleta.gov/jobseekers. You can learn about the careers most in demand, and how to get into them, at www.careervoyages.gov.



Paying for schooling

Since you're raising a family, there's a good chance you'll qualify for financial aid. Most schools and training programs have financial aid offices, which can tell you what's available. You can also learn about the Federal Student Financial Aid program, and get application forms for it, by calling **1-800-433-3243** or by going to **<http://studentaid.ed.gov>**.

Moving ahead right on the job

School isn't the only place that can help you move ahead in your career. There may also be ways you can advance right on the job. Here are some options that can help:

Apprentice programs. Some employers of skilled workers, such as automotive, construction trades, energy and biotech, use apprentice programs to train new workers. If you qualify, you can get paid while learning new job skills.

You can learn more about apprentice programs from the U.S. Department of Labor site at

www.careervoyages.gov/apprenticeship-main.cfm

Management training. Many larger employers, such as restaurant chains, retail stores, shipping companies and banks, offer on-the-job management training to valued employees. If this route appeals to you, you could apply for work with larger companies, and ask about how they choose and train managers. Once on board, your best bet is to work hard, be outgoing, and keep a good attitude. Let your manager know you are interested in any training options. Chances are, when an opening occurs, you'll be a top pick.

A listing with hundreds of such programs can be found at **<http://jobsearch.about.com/od/jobscareerfieldlist/a/corporatetrain.htm>**.



Promotions and raises. Even without a training program, hard work on the job can often lead to promotions and raises. To help make it happen, you can:

- Ask when you interview for a job whether there are likely to be chances for advancement.
- Ask what can help a worker qualify for promotions.
- Once on the job, work hard, be reliable, and show you can work well with others.
- After several months or a year, consider asking for a raise if you haven't had one.
- Keep your eyes open for jobs above your level that become open, and apply if you think you may qualify.

It may take time, but with hard work and persistence, you're likely to move ahead.



**CHAPTER FOUR:
WORKING TOWARD
YOUR DREAM HOME**

Your family's home. Finding and affording a safe, comfortable home can be tough. Home is where the heart is, but it can take a lot of planning to get there. Housing is expensive, and bargains hard to find. Even a reasonable goal — a home in good repair, in a neighborhood where your family will be safe, and your child can go to a nice local school — can seem like an impossible dream.

Making the dream real. The good news is, *you can do it!* All your hard work and careful budgeting can pay off, helping you to rent or even buy a home you like. You may need to start small, but that's okay. Many families start with a small home or even a shared home in a favorite neighborhood, then save for a larger home nearby when they can afford it. As long as you're together, safe, and working your way up, even a modest home can be a happy, special place.

Sharing a home

Sharing a home with relatives. With housing so expensive today, many young families start out by living with parents or other relatives. It may be a little cramped, but it can be a very good plan. It can help you to save for your own place, or to finish any needed school or work training. It can also be a good way to enjoy the closeness of family, and the extra help during the early years of childraising. For kids, it can be a treat to have more family in the home to love and care for them.

Younger parents especially can benefit from sharing a relative's home. In fact, if you are under age 18 and not married, you'll need to live with relatives or other adults in order to get TANF. Even if you are older, it can help to live with relatives, if possible, for the first year or two of childraising.

A great tradition. Extended families have lived together in most of the world, for most of history. Even so, that doesn't make it easy. In tight quarters, everyone needs to work a little harder to get along.

If you aren't paying rent, or pay only a small rent, it's your job to be great guests. You'll need to help out with the work, follow household rules, and show company manners. Acting like company with family can be hard, but it really does help. In fact, all that extra effort, good manners, and helping one another can actually bring you closer as a family.



Other shared housing. With the economy hitting many families hard, other forms of home sharing are also becoming more common. Two single moms may get an apartment together, or two couples with kids may rent a house. Again, these can be great plans, but also take work and good will.

To make a shared housing plan work, it may help to:

- Make sure that the housemates you're considering are people you trust, respect, and enjoy.
- Be clear about who pays what, who does what work, and what the "house rules" are. If possible, write down and sign your agreement so no one forgets.
- Once together, make an extra effort to be thoughtful, helpful, and patient.

Shared housing takes extra effort — but the savings, the friendship, and even the fun can make it well worth the work.

Family shelters

Emergency family shelters. If you need housing today, can't live with relatives, and don't have the money for an apartment, you may qualify for immediate emergency housing in a family shelter in your community. And, believe it or not, that option may be a better one than you think. While some family shelters may be crowded and unpleasant, others are clean and homey, serving just a few families in a large, comfortable house. Also, a family shelter may have workers who can help you get on the waiting list for a low-cost apartment, find a job or job training, and/or apply for TANF and other benefits. For many families, a family shelter can be just a short stop on a road leading up.

Staying together as a family. If your family includes a dad, mom, and kids, together as a family, that's a great thing. Parents staying together is usually very good for children, and will be a big help as you build your family's future. (See pages 54-55.) But, sadly, not all emergency shelters are set up to house whole families together. Some are just for men, some just for women, and some just for women and children. So if you do need to stay for awhile in a shelter, be sure to ask for help finding a place where you can all be together. If the only openings now mean you'll have to live apart at first, *be sure to let workers know that you are a family and want to be together as soon as possible.* If you set that as a goal, and ask shelter staff to help you reach it, you'll be more likely to make it happen. In the meantime, try to see each other daily, and work to find a home together.



Finding a family shelter

To find a family shelter, you can call the number listed for "Family Shelters" or "Homelessness" in your local phone book government pages, or go online to **www.hud.gov/homeless/hmlsagen.cfm** and click on your state. If you're ever really in a pinch (such as if you need emergency help at night) you can ask for police help in finding and getting your family to a shelter.

Renting an affordable home

Renting an apartment or small house can be a great way to have a family home, even if your income isn't high. Here are some good ways to find rental bargains.

Private rentals. The simplest way to rent is by a regular rental from a private owner. Since market rate rents are expensive, though, it helps to look for bargains. Many religious and community groups, for example, have email "classifieds ads" that let members and friends share leads for lower cost rentals or other goods. To find out if this is an option, you could ask at local religious and community groups.

Housing choice vouchers. If you'd like to rent from a private owner, but get government help paying the rent, the housing choice voucher program is for you. Here's how it works. If your income is within program limits, you go to a local housing office and get pre-approved for a "voucher", or a promise by the government to pay part of your rent. You then take your voucher to any landlord you hope to rent from. If the landlord will agree to collect the rent partly from you and partly from the voucher, you're in business! You can find out if you qualify at www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm

Subsidized rentals. Another good option is subsidized rentals. It also lets lower income families rent from a private owner, with the government paying part of the rent. But, in this program, the apartment building owner first qualifies to be in the program and lists vacancies. Then you go visit the apartment and, if you like it, document your income right there. That's it -- you don't have to go to a government office to apply. You can find out if you qualify, and see listings in your community, by going to www.hud.gov/apps/section8/index.cfm.



Public housing. Public housing is probably best known for huge, dangerous, rundown "projects". Before you reject the idea, though, you should know that there are also lots of smaller, safer, and nicer buildings. The basic idea is simple: apartments owned by the federal government and rented at low cost to lower income families. You can check out the buildings and neighborhoods like any other -- and you might be happily surprised. To find out if you qualify, and see what's in your community, go to www.hud.gov/offices/pih/programs/ph/index.cfm.

Buying a home of your own

If you have a regular income, live within your budget, and have even a little savings, you may be able to buy a home. In fact, monthly payments on a house or condo may be no higher than the rent on a house or apartment. There are also government programs, private programs, and special tax laws that can help. Home ownership can be a great step up for your family, so it's worth it to see if you qualify.

Help for first-time home buyers. When you're ready to consider buying a home, there are some great bargains out there for lower income and/or first time home buyers. A good place to start is your local community housing office. These offices can help you to sort through the many government housing programs, and to apply for any that you qualify for. Programs may include both reduced-cost homes for sale and special loan programs to make a home purchase more affordable. Programs may take time, effort, and patience to apply and qualify, but can be a bargain too big to miss. To find your local community housing office, you can call toll-free at **1-800-569-4287** or go to **www.hud.gov/local/index.cfm**.

A great hands-on way to buy. In the early days of our country, many homes were built "barn-raising" style, with the new family, friends and neighbors all working together. That tradition continues today with the wonderful group Habitat for Humanity. Habitat volunteers build or fix up homes using volunteers, with the future home-owners pitching in. As a result, the homes can cost as low as half the market rate. Habitat houses are "simple, decent, and affordable", and cost an average of about \$60,000, financed by a no-interest loan. To learn more about Habitat, including how to contact your local Habitat office, you can call **1-800-422-4828, ext. 2551**, or go to **www.habitat.org**.



Choosing a neighborhood

When you buy a home, you also choose a community. Your neighborhood affects your family's safety, what jobs are nearby, and what schools your child will attend. To choose a neighborhood, you can ask family and friends, and visit local parks, libraries and schools. Online, the website **www.bestplaces.net** will let you, free of charge, compare neighborhoods by zip code to learn about schools, crime, employment rates and lots more. For more detailed info on schools, you can also go to **www.greatschools.net**. After all, this is where your kids will grow up, so it's worth choosing carefully.

Holding on to your home

If you do go through all the work and planning to buy a home, the last thing you want to do is lose it. You've probably read about the thousands of families nationwide who worked hard to buy homes, only to lose them to foreclosure. Reasons are complicated, but you can best protect against the risks if you:

- Buy carefully to begin with, making sure that your mortgage payments really fit into your monthly budget -- with a little extra to save and to meet emergencies;
- Stick to your budget, both before and after you buy your home, so you don't get into debt;
- Avoid refinancing your mortgage, especially to take out cash and spend it on things you don't really need;
- If you bought as a couple, it's one more reason to try to stay together as a couple (or, if you must separate, to make a careful financial plan when you do); and
- If you ever have a problem paying your mortgage, contact your lender right away to explain the problem and ask for a payment adjustment. Above all, don't ignore letters from your lender while you slip further and further behind.

Buying and keeping a family home takes planning, saving, and lots of effort. Still, if you make it a priority, it's a dream that you can make come true!



More help keeping your home

If you are facing possible foreclosure, the federal government housing office offers free help working with your lender to work out a better payment plan. Be sure to use one of these free, approved counselors, NOT a private, for-profit company that makes you pay for the same service. To find an approved counselor, go to **www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm** and click on your state.



**CHAPTER FIVE:
BUILDING YOUR
FAMILY'S FUTURE**

The power of a family. Some things you do to build a family go even deeper than jobs, savings, and a family home. The way you come together and commit as a family, the way you care for and support your child or children, and how you help your children to learn — all these are central to your family's future. Day by day, they enrich the quality of your family's life. They also, over time, make a huge difference in your family's financial future.

The best future you can build. This last chapter looks at some important ways that families can be strong for their kids. Working together, supporting your kids, raising them well, and supporting their learning all combine to build your child's future. By learning more, including about some great free programs to help in these areas, you can open new doors. The result can be a happier and richer future for your family.

Teaming up for the future

If you're a two-parent family, you're the team that can build a strong future for your family. In fact, one of the best things you can do for your family — financially and personally—may be to marry, stay together, and raise your kids together. Studies show that families headed by married couples, compared to single parent families:

- Are one-fourth as likely to be living in poverty;
- Are nearly twice as likely to own their own home; and
- Are more likely to report that both the adults and the kids in the family are happy, healthy, and doing well in work or school.

A personal decision. Marriage is, of course, a personal decision. If there are very serious problems in the family, such as violence or substance abuse, marriage could even add to the dangers. But for most couples who want to raise a family together, marriage has some big advantages. These include:

- **A boost to family finances.** When you know you're together for the long haul, goals like education, career planning, and buying a home can become more reachable.
- **Legal and practical benefits.** Benefits to married couples can include lower tax rates, family health insurance and other benefits from employers, and reduced rates on some big purchases.
- **Staying together.** Although many unmarried parents hope to stay together, studies show that couples who marry are much more likely to succeed in staying together.

So, it really is true — for many families, marriage and staying together can help bring happiness, health, and even wealth.



Help for couples

Whether or not you marry, it's good to be able to work together as parents, solve problems, and stay close as a couple. There are lots of good programs that can help, including many that are free or very low cost. You can find programs for married and unmarried couples, listed state by state at **www.healthymarriageinfo.org**.

For a sense of how programs can help, check out the video at **www.buildingstrongfamilies.info/index.htm**

Forever parenting

Whether you are married or not, living together or not, and now romantically involved or not, your child still has two parents. If you both pitch in, your child will benefit, both personally and financially. You'll also each have the joy of being a key part of your child's life and future.

Of all the family finance matters in this book, child support is the only one that helps part of the family (the child or children) but costs another part (the dad or mom living apart) money. Still, it's good to know that, in every state, there are child support formulas designed to be fair and consider everyone's needs. In fact, studies show that, even with child support being paid, fathers living apart are less likely than the children to be living in or near poverty. So paying child support can be tough, but it's good to know you're doing the right thing.

If you're the parent living apart, you can enrich your child's life by staying involved and spending time together. If you're the parent living with the child, you can help by welcoming and supporting the other parent's relationship with the child. That's good for the child and all the family — and, studies show, is likely to help avoid future arguments about child support.

You can get free help in setting up a child support plan (whether or not you both agree now) from your state Child Support Enforcement Agency. You can find them listed in the government pages of your phone book, or online at <http://ocse.acf.hhs.gov/int/directories/index.cfm?fuseaction=main.extivdlist>.



Protecting the father-child relationship

If you weren't married when a child of yours was born, you'll need to use the **paternity process** to protect the father/child relationship. This is the legal way to show who your child's father is. It protects your child's right to see and know the father, get financial support from the father, and get health, survivor, or other benefits in the father's name. It also protects the dad's right to care for and make decisions about the child, and the mom's right to have the dad share in the child's care and support. If both parents agree, you just fill out a **paternity form** (available in most court houses, city halls, hospitals, and social services offices), both sign it, and have it notarized. If one parent doesn't agree, the other can get help proving paternity from the state child support office (see other page). Either way, it's a crucial way to provide for your child.

Free help for newer parents

Like all parents, you want the best for your child. And if it's a young baby, there's so much to learn and to do. That's why it's great to know that some of the best help for parents is free of charge to eligible families. Here are two great options you may want to check out:

- **Healthy Families America.** This great program offers parent support groups, home visits for learning about baby care, and help connecting parents with any needed services or benefits. Offered free to eligible families, HFA mostly serves parents who are younger, unmarried, and/or currently lower income. You can learn more about the program, and find out if it's offered near you, by contacting **1-312-663-3520** or **www.healthyfamiliesamerica.org**.
- **Nurse-Family Partnerships.** Here's another terrific program, offering regular visits by a nurse, from before the baby is born and for two years after. Free to eligible families, NFP serves first-time, lower income moms, their babies, and their partners. While not yet available in every community, the program is likely to grow, because it's been noted by President Obama for its good work. You can learn more, and find out if there's a program near you by calling toll-free **1-866-864-5226** or go to **www.nursefamilypartnership.org**.

Connecting with other parents. It also can be nice to meet, talk with and learn from other parents. There may be places near you offering free or low-cost parent support groups, where parents talk while babies and toddlers nap or play nearby. To find a group near you, check with local schools and community centers, or contact the national network **Circle of Parents** at **1-312-334-6837** or at **www.circleofparents.org**.



Quick help in case of stress

Parenting a small child can be stressful, with or without added money worries. If you ever feel stressed and don't know where to turn, parent support and information lines can help. You can call toll free to:

- **Childhelp Parent Help Line at 1-800-422-4453;** or
- **Boys Town Parent Help Line at 1-800-448-3000.**

Great free learning for kids

School and learning is your child's path to a great future. There are some great programs, offered free of charge to eligible families, that can help your child to learn well from the start. Studies have shown that these programs really do give children's learning a boost, and can later help children to do well in school. Programs can start as early as newborn and may include the mom or dad in teaching the child.

A "Head Start" on learning. Found in many schools and community centers, these programs are more than just day care. They can help kids to learn well from the start:

- **Early Head Start**, for children from birth to age three, offers a care program for the children, along with help to parents in teaching their children. These programs can launch a child into learning and be a good support to you.
- **Head Start**, for children ages 3 to 5, uses lots of fun hands-on activities to help kids learn. Most programs offer daily care and learning for the children, plus some services to help parents help the child's learning. Head Start is a great way to help your child get ready for school.

To enroll a child in Head Start or Early Head Start, families usually must be lower income. To find a local Head Start program, and see if your child is eligible, contact :

1-866-763-6481 or

<http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices>



Grasping the future

These are tough economic times, and many families are hurting. Still, there's so much that we as parents can do each day to build a strong future.

Each day, as we work, train, or look for work, we're taking a step forward. As we save a little something, or avoid or pay off a debt, it's another step ahead. In time, all the little steps join into big steps.

To adapt the words of a man who sometimes, as a child, enjoyed meals bought with food stamps, and who now serves as our nation's President: Can we do it? **YES, WE CAN!**



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In today's tough economy, more and more families struggle just to make ends meet. This is the book that can help your family to win that struggle. There are benefit programs to ease the worst times, services to help with job searches, and smart ways to make your money go farther. Whatever your goals - emergency help now, better housing, a job or a better job, good day care while you work, or even going back to school yourself - there are clear steps you can take today to bring those goals closer.

***There's a great future ahead for your family.
This book can help you to build it.***

Marianne Takas is the Director of the non-profit agency, Strengthening Young Families, and has worked in child and family welfare for over 20 years as a lawyer, social service worker, and author of seven other books for families.



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