

# Planned Success

## A Family Self-Sufficiency Publication

### Make Your Voice Heard

"Your ancestors fought and died for you to vote!" This is what my father used to say to encourage my involvement in the political process. He was well aware that one who exercises his right to vote helps to set the agenda for a nation. There was a time when neither African-Americans nor women were allowed to vote. Because I am both African-American and female, voting is very important to me. Regardless of your race or gender voting should be a priority to everyone and a celebration of all that is American.

According to the March/April 2004 Journal of Housing and Community Development, residents representing more than 3 million low-income

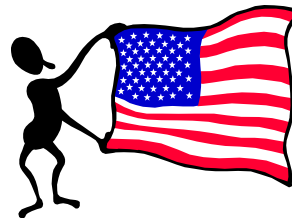
households seldom vote. It has been said that without a vote you have no voice. The HST challenges you to make your voice heard by voting in the upcoming national election. Voters are empowered by their vote to make a difference in their communities. In November by casting your ballot, you will have the opportunity to express your opinions, and hopes concerning our nation.

Here are some facts on voting. According to the Federal Election Commission Website and the Journal of Housing and Community Development:

- The polls in California open at 7 a.m. and close at 8 p.m. on Election Day.

- If you are not currently registered you can obtain registration information from your state DMV office, post offices, libraries, armed forces, recruitment offices and unemployment offices.

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### We Admire!

We admire FSS participant, Lillian Sevilla, for her dedication in pursuing her goal. Hard work pays off, and Lillian is living proof of this. At the end of spring 2004 Lillian received an

A.A. degree from Diablo Valley College. Lillian has met all of her requirements to transfer to a four-year institution and will be attending Cal State Hayward in the fall. She is also one of the

recipients of the Housing Authority Scholarship. Lillian, The Housing Services Team salutes you! Keep up the good work, you are one step closer to your goal!!

Housing  
Authority Of The  
County Of  
Contra Costa

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This publication is brought to you by the Housing Services Team

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Special thanks to Jalyce Fairley

*We would like to admire you.*

*How would you like to be the star of our next newsletter?*

*What wonderful thing is going on in your life that you'd like to share with other FSS participants?*

*We want to hear from you.*

*Please contact the HST at (925) 957-7005*

## Community Colleges, A Great Resource

Whether you plan to get a degree, brush up on skills, or take a class just for fun, community colleges also known as Junior Colleges have a lot to offer. Junior Colleges serve a number of purposes. One is to help students who want to go to a four year university save money on their general education classes. Junior Colleges also ensure that students are academically ready to take on a four year institution with success. Another purpose is to help those who don't want to commit to a four year degree by offering A.A. degrees (two year). Certificates of completion are offered in a variety of fields such as: welding, child development, auto mechanics, landscaping design, culinary arts, computer programming, library studies, recording arts, emergency medical training,

and electronics.

Many Junior Colleges offer fee waivers for those who qualify. There is government money through FAFSA to help you with cost. Most four year colleges also have what is called EOP&S programs which offer grants for books, tutoring, and workshops. Junior colleges also have programs specialized for re-entering students (adults who have been out of school for a while or work full-time) and persons with disabilities.

Junior Colleges are full of resources and support for their students such as free tutoring, child care, computer labs and more. Contact your local Junior college and check out their programs. Don't delay registration for fall classes have already begun.

Diablo Valley College  
321 Golf Club Rd.  
Pleasant Hill,  
925-685-1230

Los Medanos College  
2700 East Leland Rd  
Pittsburg, CA  
925- 439-2181

Contra Costa College  
2600 Mission Bell Dr  
San Pablo, Ca  
510-235-7800

## Credit Reports

Per a report written in the Wall Street Journal, Free Credit Reports will be available to consumers in the state of California beginning in December of 2004. Free Credit Reports will be offered once a year to all consumers due to the passage last year of the Fair and Accurate Credit Transactions Act. This act was passed as a way to allow consumers to check their reports for incorrect

information. Consumers will be able to pull all three reports from one centralized source for free once a year. The ability for consumers to order a free report should be available to all states by September 2005. Information on how to order a free credit report will be available later this year.



## Credit Report Seminar

The Housing Services Team will host a Credit Report Seminar in early October. This seminar is in partnership with our Money Management and Homeownership Education Programs. One of the first steps to gain control and understanding of your finances is to understand your credit report.

Interested FSS clients will have the ability to have their credit report pulled

along with their FICO score. FSS participants will be given information on how to read their credit reports and how to contact the credit bureaus when information should be corrected or disputed. Individual Counseling will not be available on this day. There will be a small fee for each credit report pulled.

“When we help ourselves,  
we empower ourselves.”  
- Eric V. Copage

## Make Your Voice Heard (Continued)

- The last day to register to vote in the state of California is 29 days before an election.
- Elections were established in November to allow farmers and rural workers to travel to the polls. Spring and summer months were for planting and tending to the fields.
- Tuesdays were chosen so that travel would not begin on Sundays which would conflict with church services.
- The 15<sup>th</sup> Amendment prohibits states from denying a citizen

the right to vote due to race.

- The 19<sup>th</sup> Amendment allowed women to vote in all states.
- The 23<sup>rd</sup> Amendment gave citizens living in Washington D.C. the right to vote in national elections.
- The 26<sup>th</sup> Amendment lowered the voting age from 21 to 18 for all state and national elections.

Are you registered to vote? Enclosed in this newsletter is a voter registration card. Please complete and mail this card to the address that is listed on the card. The deadline to register to vote is Monday, October 18. Don't miss your opportunity to be heard.

## Kids And Money



From a very young age our children are aware of the concept of money but how do we make children understand that money doesn't grow on trees or that the ATM does not supply an infinite amount of money just for the asking? Educating children at a young age about money is as important as learning to read. It's a life skill they will most likely use everyday of their adult life.

As soon as children can count, introduce

*“Children have never been very good at listening to their elders, but they have never failed to imitate them.” ~James Baldwin*

them to money. Counting and separating change is a fun way for children to learn the value of coins as well as practice their math skills. Explain to them what a quarter, dime and nickel can buy.

If you are able, provide an allowance for your child. An allowance depends on the age of the child and the household income. Encourage your child to save a portion of their allowance. Teach them that it is important to put something aside for the future. It is never too early or late to open a savings account for your child.

Teach your children the difference between needs and wants. This will prepare them to make wise spending decisions in the future.

Assist your child to set goals as a way to learn the value of money and saving.

## The FSS JOBS Club

When we are presented with a challenge towards meeting a goal we may fall short of achieving the desired goal without a plan to succeed. The FSS JOBS Club can offer a chance for individuals to get the support and guidance needed to prepare a plan for successful employment. The JOBS club will meet twice a month. Unemployed, underemployed, and low-income employed persons are

strongly encouraged to attend.

Current market trends, employer expectations, and working through difficult work situations are just a few of the topics to be discussed. Special activities and guest speakers are planned as well. Don't miss out on some worthwhile information. Challenge yourself to make a commitment to rise to your full potential.

Interested FSS participants should call their Housing Services Counselor to be apart of a growing, successful, and dynamic group of working individuals.

*“Nothing will work unless you do.”  
~ Maya Angelou*

## Housing Authority Of The County Of Contra

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Martinez, Ca 94553

Phone: 925-957-7005

Fax: 925-957-1280

Email: [rdavis@contracostahousing.org](mailto:rdavis@contracostahousing.org)



**We're On The Web!**  
**[Contracostahousing.org](http://Contracostahousing.org)**

*Achieve To Succeed!*

*The Purpose of the Family Self-Sufficiency program for the Housing Authority of the county of Contra Costa is to provide Housing Choice Voucher recipients with an extensive approach to building individuals, guiding families, and developing goals to achieve self-sufficiency.*

*The Family Self-Sufficiency program is committed to the celebration of accomplishments and the promotion of economic independence.*

### **Featured Resource**

Have you heard about Pathways? Pathways is a Career Advancement Program for Alameda & Contra Costa Counties. Pathways offers a professional development program consisting of seven classes which include skill building, individual coaching, and peer support. This course is designed to help working women advance in their careers and realize their dreams. Deadline to apply is September 1, 2004. Classes will run from September through November. Space is limited. Call Dorothy Amiri at 510-463-4100 X13 for further information.

Four reasons it is important to run your credit report:

1. You need to know what you owe
2. Identity theft
3. You need to know what information is being given to others who are pulling your report
4. You need to see if your credit is being reported correctly.