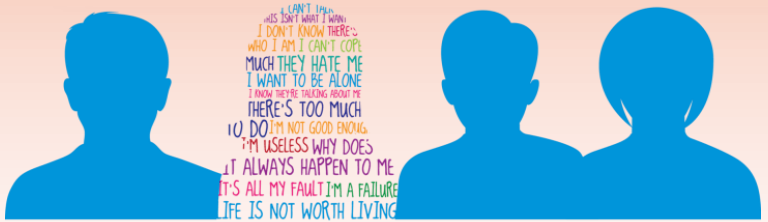


# SPRING

"Spring adds new life and new beauty to all that is."  
— Jessica Harrelson



## 1 in 4 MENTAL HEALTH AWARENESS

### May is Mental Health Awareness Month

**A mental illness is a medical condition that disrupts a person's thinking, feeling, mood, and ability to relate to others and daily functioning. Early intervention can help our loved one receive appropriate care. Below are mental health facts:**

- (1) 1 in 4 American people suffer a mental illness? That is an estimate of 56% of the population.
- (2) 1 in 5 young people (age 13-18) has or will develop a mental illness in their lifetime.
- (3) Youth depression rates have risen from 5.9% to 8.2% since 2012. Depression symptoms can impact performance in school and interfere with personal relationships.
- (4) Most Americans lack access to adequate mental health treatment. 56% of American adults with mental illness did not receive care in the last year.
- (5) Many factors contribute to the development of a mental health condition, including life experiences (such as trauma or a history of abuse), biological factors, and family history of mental illness.
- (6) Depression is the leading cause of disability worldwide.
- (7) Members of LGBTQ+ community are almost 3 times more likely to experience a mental health condition such as major depression or generalized anxiety disorder.
- (8) Common signs of mental health issues include: extreme mood swings, changes in eating habits, excessive worrying or fear, problems concentrating, and avoiding friends or social activities.

**For additional information: [dosomething.org](http://dosomething.org)**

**Recent Achiever's**  
Georgia V— Full-time job  
Brenda W— Security Lic.  
Christal D— Sterile Tech Cert.



**New to the FSS Crew!**

Chakira P.    Tranae M.  
Madjany M.    Taihisha W.  
Triphina B.    Takia R.  
Tanya G.    Lumane P.  
Stephanie W.    Sabrina L.  
Austin A.

**Total FSS Participant Escrow Amount: \$477,363.57**



GIVE YOURSELF THE SAME CARE & ATTENTION THAT YOU GIVE TO OTHERS AND WATCH YOURSELF BLOOM

## Fees You Need to Know About Before Buying a Home

By: Jeremy Vohwinkle



### DETAILED COSTS OF BUYING A HOME

On closing day, you'll owe a variety of fees to the seller, your mortgage lender, the surveyor, the appraiser, and other parties. These will all be outlined in your closing disclosure, which you should receive at least three days before your closing date. For an idea of these costs earlier in the process, look toward your loan estimate, which you should receive after initially applying for your mortgage loan.

Below are some of the major fees you can expect to pay as a homebuyer:

#### Down Payment

Your down payment will probably be the biggest expense you'll have when closing your loan. Though some loans (like USDA and VA loans, for example), require no money down, the majority of homebuyers will need a down payment of at least 3% (on conventional loans) or 3.5% (on FHA loans). On a \$300,000 home purchase, this would equate to a down payment of \$9,000 to \$10,500.

#### Lender-based Origination, Underwriting, and Application Fees

An origination fee is paid to the bank or lender for their services in creating the loan. You also may owe an underwriting fee, an application fee, and a fee for your credit report.

#### Title-Based Fees

You will also pay for several fees related to the title of your home. You'll usually see charges for a title search, title settlement, title insurance binder, and title insurance. You're allowed to shop around for your title services if you want to negotiate lower rates. Title insurance is designed to protect the lender in case an issue arises with the title to the home you're buying. You're usually required to buy lender's title insurance. This cost is rolled into your closing costs or financed into the loan.

#### Appraisal Fees

An appraisal is also usually needed so that your lender can justify the money it's lending you for your property. This appraisal is one fee you'll pay to the lender upfront before the appraisal can take place. It typically costs between \$300 and \$400.

#### Pest or Mold Inspection

While not generally required for a brand new home, the purchase of an older home may require an inspection for pests such as termites as well as mold. This requirement can vary by location, and the cost usually runs between \$50 and \$280.

### OTHER FEES YOU MAY ENCOUNTER

**Flood-related fees** - If you live in a flood-prone area, you may need to pay flood determination, certification, or monitoring fees.

**HOA costs** - If your property is located within an HOA, you might have dues, processing fees, transfer fees, and more.

**Warranty** - If you're purchasing a home warranty to protect your home and its systems, this will be charged at closing.

**Home inspection** - This won't show up on your closing disclosure, but it's a cost you should plan for if you want to make sure your home's a good investment. These cost anywhere from \$278 to \$391



# For the kids



## Raising Children

The best way to raise positive children in a negative world is to have positive parents who love them unconditionally and serve as excellent role models.

[printablecards.resources2u.com](http://printablecards.resources2u.com)

**SPRING**  
word search

B L O S S O M S E K T  
E L D D U P R T B I U  
K G A R D E N G N T L  
C A S N W B X T R E I  
I M O O L B U L A O P W  
H R L L E A Y N I P S T  
C F B E N I H S N U S T  
X B U T T E R F L Y T

Find these Spring words:

grow	bee	bloom
butterfly	chick	puddle
flowers	blossom	kite
bunny	rain	garden
sunshine	tulip	

## DID YOU KNOW?

### How Emotions harm your Body?

	<b>Anger</b> weakens your liver.	
	<b>Grief</b> weakens your lungs.	
	<b>Worry</b> weakens your stomach.	
	<b>Stress</b> weakens your heart and brain.	
	<b>Fear</b> weakens your kidney.	

Health&Beauty Code

## Dollars & Cents



### Become a food delivery driver

With social distancing guidelines, most restaurants have closed their dine-in options. Become a hero by delivering food to front porches in your city!

### Deliver groceries

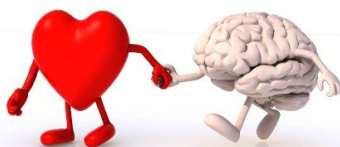
If you love the thrill of shopping but don't want to spend your own money, this might interest you. With Shipt or Insta Cart, you get paid to shop and deliver groceries to clients through an on-demand service. According to the company, their shoppers make anywhere from \$16 to \$22 an hour.

### Sell unwanted stuff.

Sift through your hall closet, attic and garage for everything you don't use anymore. What can you live without? Of course, you can always sell items on eBay and Craigslist. But don't forget about apps like Letgo and Poshmark, make it even easier to make extra money by selling secondhand stuff.

## How to Look After Your Mental Health

It's important to take care of yourself and get the most from life. Below are 10 practical ways to look after your mental health. Making simple changes to how you live doesn't need to cost a fortune or take up loads of time.



**1. Talk about your feelings-** Talking about our feelings can help you stay in good mental health and deal with times when you feel troubled.

**2. Keep active-**Regular exercise can boost your self-esteem and can help you concentrate, sleep, and feel better. Exercise keeps the brain and your other vital organs healthy, and is also a significant benefit towards improving your mental health.

**3. Eat well-**Your brain needs a mix of nutrients in order to stay healthy and function well, just like the other organs in your body. A diet that's good for your physical health is also good for your mental health.

**4. Drink sensibly-**We often drink alcohol to change our mood. Some people drink to deal with fear or loneliness, but the effect is only temporary. When the drink wears off, you feel worse because of the way the alcohol has affected your brain and the rest of your body. Drinking is not a good way to manage difficult feelings.

**5. Keep in touch-**There's nothing better than catching up with someone face to face, but that's not always possible. You can also give them a call, drop them a note, or chat to them online instead. Keep the lines of communication open: it's good for you!

**6. Ask for help-**None of us are superhuman. We all sometimes get tired or overwhelmed by how we feel or when things don't go to plan. If things are getting too much for you and you feel you can't cope, ask for help. Your family or friends may be able to offer practical help or a listening ear.

**7. Take a break-**A change of scene or a change of pace is good for your mental health.

It could be a five-minute pause from cleaning your kitchen, a half-hour lunch break at work, or a weekend exploring somewhere new. A few minutes can be enough to de-stress you. Give yourself some 'me time'

**8. Do something you're good at-**What do you love doing? What activities can you lose yourself in? What did you love doing in the past? Enjoying yourself can help beat stress. Doing an activity you enjoy probably means you're good at it, and achieving something boosts your self-esteem

**9. Accept who you are-**We're all different. It's much healthier to accept that you're unique than to wish you were more like someone else. Feeling good about yourself boosts your confidence to learn new skills, visit new places and make new friends. Good self-esteem helps you cope when life takes a difficult turn.



**10. Care for others-**Caring for others is often an important part of keeping up relationships with people close to you. It can even bring you closer together.

For more tips visit: <https://www.mentalhealth.org.uk/publications/how-to-mental-health>

# NATIONAL HELPLINE

# SAMHSA

Substance Abuse and Mental Health  
Services Administration

**1-800-662-HELP (4357)**

SAMHSA's National Helpline is a free, confidential, 24/7, 365-day-a-year treatment referral and information service for individuals and families facing mental and/or substance use disorders.

## 2021 CLASSES

*H2H (1st -Time Homebuyers Club) is up and running online weekly.*

DUE TO THE CORONAVIRUS PANDEMIC, THIS WILL BE A VIRTUAL VIDEO CONFERENCE WORKSHOP. ALL REGISTRANTS WILL RECEIVE A LINK VIA EMAIL TO RETRIEVE 24 HOURS PRIOR TO SCHEDULED CLASS SO THAT YOU MAY BE COUNTED FOR AS ATTENDEE.

The following will be covered at our monthly H2H Club VIRTUAL VIDEO Meetings:

- Re-learn behavior in handling credit
- Learn to budget and increase savings
- Become educated on financial matters
- Hear testimonials from recent home-owners
- Guidance through the home buying process (FROM APPLICATION TO CLOSING)

Find us on Facebook: [www.facebook.com/H2HFlorida](http://www.facebook.com/H2HFlorida)

Subscribe to our monthly newsletter, learn about special events, get updates on available properties, and get reminders of our free monthly meetings.

**CHECK THIS OUT!**

### Financial Literacy Workshop With BBT Now Truist

- Please Join Us For a 90 minute Zoom Session every 3<sup>rd</sup> Tuesday of the month for the next 3 months! 1<sup>st</sup> class starts March 16<sup>th</sup>.
- During the sessions we will discuss Basic Banking, Budgeting, Credit and Savings.
- Certificate upon completion of each course
- Please bring your pen, paper and lots of questions! I look forward to helping you achieve your future goals 😊
- Zoom invitation to follow.

This sessions will be hosted by Priscilla Diaz  
954 816 5596 or [Pdiaz@bbandt.com](mailto:Pdiaz@bbandt.com)



TRUIST



**REGISTER NOW!**

# DATES TO REMEMBER

## APRIL

- April Fools– 1st
- Good Friday-2nd
- Easter-5th
- Earth Day-22nd

*Autism Awareness Month*

## MAY

- Cinco de Mayo-5th
- Mother’s Day-9th
- Memorial Day-31st

*Mental Health Awareness*

## JUNE

- Flag Day-14th
- Fathers Day-20th

*Alzheimer's Awareness Month*



### A Merry Heart is the Best Doctor

*Translated from CWMoney , Tawain*

A doctor went into a surgery to treat a patient with cancer. When he opened up the patient, he was shocked to find the tumor so huge that it was impossible to remove, so he sewed up the patient again. When he tried to explain it to the patient, the patient, who was from a rural village, could not understand, and firmly believed that he was healed. The doctor could not do anything, and let the patient go home. After a year, the patient came back to the hospital, all healed. The doctor is now taking his doctorate in psychology, instead of continuing his doctorate in medical studies!

Morale of the story: A merry heart is the best doctor.

For more stories like this visit: <https://magichoth.com/10-best-inspirational-stories-to-change-your-life/>