

# FSS Quarterly Newsletter

Happy New Year!



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## FSS SUPER ACHIEVERS

*E. Barnes* earned her CDL  
*T. Butts* started new job at a bank

*I. Smith* Earned her GED  
*C. Strachan* completed her doula certification

CONGRATULATIONS TO  
SHANTELE JOSEPH FOR  
PURCHASING HER FIRST HOME!



## 4 New Years Traditions From Around The World

### Japan: Eating soba noodles

People in Japan kick off the New Year by eating a warm bowl of soba noodles. The tradition dates back to the Kamakura period and is tied to a Buddhist temple giving out the noodles to the poor. Because the long thin noodles are firm yet easy to bite, it is believed eating them symbolizes a literal break away from the old year.

### Columbia: Carrying Empty Suitcases

Hoping for plenty of travel in the upcoming year? Then do as they do in Columbia and carry an empty suitcase around the block. It's a practice that's thought to encourage lots of traveling in the new year.

### Italy: Wearing Red Underwear

Italians have a tradition of wearing red underwear to ring in the new year. In Italian culture, the color red is associated with fertility, and so people wear it under their clothes in the hopes that it will help them conceive in the coming year.

### Haiti: Eating Soup Joumou

January 1st is actually Haiti's Independence Day, so they celebrate enjoying homemade pumpkin soup, or *soup joumou*. This was once considered a delicacy that the enslaved people were not allowed to have.

## FSS Program Graduates

B. Thomas  
K. Carter  
S. Joseph  
S. Lawrence



TOTAL FSS PARTICIPANT ESCROW AMOUNT:

\$497,348.90



# 2023 At A Glance

2023 was a year filled with opportunities to rise beyond our circumstances and achieve success. In this issue, we will review some notable events of 2023. We look forward to continuing to serve our FSS participants and help them take their goals to the next level.

## FSS Graduation

The FSS program was able to host it's first in person graduation since 2019. This ceremony allowed us to celebrate the accomplishments of past graduates and look to the future. The theme of this celebration was, "Rise Up". It was fitting as all the graduates shared stories about how the FSS program helped them to rise up and meet their goals. We had special guest speakers FSS graduate and homeowner, Tremayne Nottage, Tamarac Mayor Michelle Gomez and Chester Bishop from Housing Foundation of America. We will continue to hold space to celebrate and recognize our graduates in the future. Thank you to all staff, participants and partners that attended.



## FSS 2023 Resource Fair

In September, the FSS team hosted a Resource Fair for FSS participants. We were able to bring together agencies in the community that provide valuable services to our participants that help them reach their goals.



## W.O.V.A Toy Giveaway

Special thank you to Women of Veteran's Affairs for providing an opportunity for our FSS families to receive toys through their toy giveaway held on December 16th.



## FSS Gift Giveaway

Participants that attended the resource fair were entered into a give way. Two FSS participants won gift cards and two participants won gift bags donated from HOPE.

## FSS Orientations

FSS held its first in person orientation since 2019 and will continue to hold in person orientations as needed.

For the 2023 year, the BCHA FSS had 14 graduates.

## Borrower Beware: 4 Reasons to Avoid Payday Loans

1. They Create a Cycle of Debt: When your financial resources are near depletion, getting a payday cash loan might help temporarily. But ultimately, all you're doing is positioning yourself to sink further into debt.

2. High Fees Apply: A short-term payday loan of \$400, for example, could cost you \$60 in fees. And if you extend the loan enough times, you could end up owing as much in fees as you initially borrowed.



3. They Come With Potential for Repeated Collection Calls Because these high-risk loans are also expensive, you might not be able to pay off your loan in a timely manner, which could result in repeated calls from debt collectors.

4. They're Not a Solution for Large Financial Issues Payday storefront or online loans are typically capped at \$500, according to the CFPB. So don't expect this type of loan to help you climb out of debt permanently or help you with major expenses, such as roof replacement.

# Tips To Set Better Goals In the New Year

## 1. Write goals down and review them periodically

Keep your list of goals in a place where you will see them regularly, so you won't forget them.

## 2. Create goals for different areas of your life

## 3. Set goals that are realistic and attainable

Make sure that any resolutions you set are ones you can accomplish in twelve months. Work on framing your resolutions as smaller goals that can be accomplished reasonably so you don't get discouraged.

## 4. Make goals that are measurable

In order to stick to your goals, you need to be able to see consistently that you're on the right track. The best way to do that is to set goals that can be measured again and again over short periods of time.

## 5. Have an accountability partner

Having an accountability partner will help keep you on track and make sure that you don't forget about your goals.



# Summer Youth Employment

The Summer Youth Employment Program (SYEP) provides Broward County students between the ages of 16 and 18 with paid employment between June and August. SYEP, a program primarily funded by the Children's Services Council of Broward County, is more than just a job. It is a true learning experience, with lessons about how to obtain a job, how to keep a job, and how to become a professional. This dynamic program is designed to prepare youth for the future workforce. Youth in the program can earn \$14/hr.

Complete an application at

<https://careersourcebroward.com/youth-services/syep>



## Atlantic Technical College Apprenticeship Program

Did you know that you can attend Atlantic Technical College and participate in their apprenticeship program to learn valuable skills towards a trade AND earn money while doing it? Upon completion of an Apprenticeship program and meeting eligibility requirements, students may be able to transfer college credits to Broward College toward an AS Degree. Call (754) 321 5261 for more information.

## Free Tax Prep Services Through Broward Tax Pro

Tax time is right around the corner. File your taxes for free with Broward Tax Pro (VITA). To qualify household income must be less than \$66,000.

**Taxes Easy Free**  
Broward Tax Pro  
EXPERT. SIMPLE. CONFIDENTIAL.

**We file your taxes at \$0 cost\***

- Fast, Electronically and Safe
- Team of Certified Tax Professionals
- Multilingual

\*Have an annual household income of less than \$66,000

Broward Tax Pro is a coalition of 30+ nonprofits & funders that for 19 years have provided families with no-cost tax preparation.

**Call us at 954.678.6882 or visit [vitataxesfree.org](http://vitataxesfree.org)**

## Mental Health Resources At Your Fingertips..

- 211 Broward: Your First Call for Help In Broward County. Dial 211 or 954-532-0211
- Text HOME to 741741 to connect with a volunteer Crisis Counselor
- Insight Timer App Guided Meditations
- National Alliance on Mental Illness HelpLine call 800-950-6264

If you or someone you know is experiencing suicidal thoughts, call the National Suicide Prevention Hotline at 1-800-273-8255 or text HOME to the Crisis Text Line at 741741.

The Next PCC Meeting will be held January 18 from 9:30-11:30am via Zoom. Contact your FSS coordinator if you would like to attend.