# Family Self-Sufficiency **Newsletter**

### FSS Program Graduates

Denise F. Pauline R.



### Special Recognition

Pauline R. Earned an M.A in Business Administration

> New to the FSS Crew!

> > Alfreda F.



## What is FSS?

The Family Self-Sufficiency Program is a grant funded program designed to help families achieve economic security. Families work with a case manager to create a plan to reach their goals. Case managers will make the appropriate referrals to community agencies, provide support, advocacy and encouragement for participants as they work towards reaching their goals. Goals may include activities that help participants generate more income and/or improve earning potential such as completing school, vocational job training, starting a business and much more!

Our dedicated team of case managers are here to assist you work toward meeting your goals.

> Cheryl Gaston- FSS Case Manager Grace Lee- FSS Case Manager Sinead Palmer- FSS Manager

Total FSS Participant Escrow Amount: \$507,941.88







The Emergency Broadband Benefit will provide a discount of up to \$50 per month towards broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands.

### Who Is Eligible for the Emergency Broadband Benefit Program?

A household is eligible if a member of the household meets one of the criteria below: Has an income that is at or below 135% of the Federal Poverty Guidelines or participates in certain assistance programs, such as SNAP, Medicaid, or Lifeline;

Approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision in the 2019-2020 or 2020-2021 school year;

Received a Federal Pell Grant during the current award year;

Experienced a substantial loss of income due to job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or

Meets the eligibility criteria for a participating provider's existing low-income or COVID-19

## How to Apply

There are three ways for eligible households to apply:

Contact a participating broadband provider directly to learn about their application process. If you are unableto apply through them directly, you will have to apply using option 2 or 3 below, and then contact a participating provider to select an eligible plan.

Go to GetEmergencyBroadband.org to apply online and to find participating providers near you. After you apply, you will have to contact a participating provider to select an eligible plan.

Call 833-511-0311 for a mail-in application , and return it along with copies of documents showing proof of eligibility to:

Emergency Broadband Support Center P.O. Box 7081 London, KY 40742



## 2021 Child Tax Credit and Advance Child Tax Credit Payments

Advance Child Tax Credit payments are early payments from the IRS of 50 percent of the estimated amount of the Child Tax Credit that you may properly claim on your 2021 tax return during the 2022 tax filing season. If the IRS has processed your 2020 tax return or 2019 tax return, these monthly payments will be made starting in July and through December 2021, based on the information contained in that return.

You qualify for advance Child Tax Credit payments if you have a qualifying child. Also, you — or your spouse, if married filing a joint return — must have your main home in one of the 50 states or the District of Columbia for more than half the year. Your main home can be any location where you regularly live. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout the taxable year. You don't need a permanent address to get these payments. If you are temporarily away from your main home because of illness, education, business, vacation, or military service, you are generally treated as living in your main home. I f you are eligible to receive advance Child Tax Credit payments based on your 2020 tax return or 2019 tax return, you generally will receive those payments automatically without needing to take any additional action.

## You do not need to be have Income to receive advance Child Tax Credit payments if you are eligible.

If you are eligible to receive advance Child Tax Credit payments based on your 2020 tax return or 2019 tax return (including information you entered into the Non-Filer tool for Economic Impact Payments on IRS.gov in 2020), you generally will receive those payments automatically without needing to take any additional action.

#### *If you receive advance Child Tax Credit payments, you will not be able to claim the full credit on your 2021 tax return.*

If you prefer not to receive monthly advance Child Tax Credit payments because you would rather claim the full credit when you file your 2021 tax return, or you know you will not be eligible for the Child Tax Credit for your 2021 tax year, you will be able to unenroll through the Child Tax Credit Up-date Portal (CTC UP). CTC UP will be available in June and will allow you to unenroll before the first advance Child Tax Credit payment is made. You will not be able to unenroll before the portal is open. For more information see IRS.Gov.

#### H2H (Ist -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

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

#### Financial Literacy Workshop with BBT now Truist

- Please join us for a 60 minute session every 3<sup>rd</sup> Tuesday of the month for the next 3 months!
- 1<sup>st</sup> Class starts June 15<sup>th</sup> at 6pm
- Please download the Webex App in your app store prior to the meeting
- Sessions are as follows
  - 1<sup>st</sup>- Financial Goals/Budgeting
  - 2<sup>nd</sup>-Basic Banking
  - 3<sup>rd</sup>- Credit
- · Certificate upon completion of all sessions
- Please bring pen, paper and lots of questions! I look forward to helping you achieve your future goals <sup>(iii)</sup>
- Sessions are hosted by Priscilla Diaz 954 816 5596 or Pdiaz@bbandt.com



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## Dollars & Cents

3 Ways to Generate Extra Income

#### Tutor online.

Tutoring companies like Tutor.com, TutorMe and Studypool hire tutors to share their knowledge with students on a wide variety of topics.

#### Offer your services as a virtual assistant.

If you're organized, love a good challenge, and want to work from home, this may be the perfect opportunity for you! Check out sites like Upwork and Zirtual to find opportunities to start lending a hand.

#### Do tasks for people.

If you're just trying to figure out how to make money on the side with quick fix-it jobs or running errands, TaskRabbit might be your best bet. You can do all kinds of things from yardwork to putting together furniture.



# Agency Spotlight



CareerSource offers training, education, job placement services and workshops to help you reach your employment goals. Employment is a requirement for graduating from the FSS program. Whether you just need help refreshing that resume or want to re-enter the workforce after some time away, CareerSource is the way to go.

Your FSS Case Manager can make a referral to CareerSource if you are interested in getting more information.

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