

Are you interested in taking a closer look at your finances or employment? Community Action Duluth has added capacity to help YOU reach your goals!

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Financial Opportunity Services Launch!

Community Action Duluth is excited to officially launch our Financial Opportunity Services which will enable us to work long-term with community members and program participants on financial and employment goals!

We are excited to announce Amanda Peterson's move from FAIM Education Coordinator to Career Coach and our new hire Sarah Butler as our Financial Coach.

We are equally excited to



offer Lake Superior College workshops on-site including: Making College Affordable, Planning Your Career, Getting Credit for Prior Learning, Peer Tutoring and more!

If YOU are looking for more intensive or long-term coaching for your financial health OR if you are looking to gain employment, advance in your

current position or change careers WE CAN HELP!

If you are interested in these expanded services, join us for an orientation session to learn more or call Maggie at 726.1665!

Orientation Schedule:
Every Tuesday at 1:00
Every Wednesday at 5:30

Stop in today to learn about your opportunities with Community Action Duluth!

Gas Prices...How Much Is Too Much?

You've probably started to notice the increasing gas prices, yet again... Most of us are used to our daily commutes to work, running the kids to practice and visiting family and friends but gas prices don't only affect us at the pump but our goods and services as well.

Many people say "but there is nothing I can do"...our friend Dave Ramsey says "Oh, yes there is!—Its time to revisit the old budget!".

Most people feel as though they have squeezed out every penny, cut out every extra expense but how much is your car payment? Your

monthly cable bill? Your coffee on the way to work? This might be tough to hear, but new cars, cable tv and Starbucks are luxuries NOT necessities. You could easily survive without these luxuries and just think about what a big difference it could make *Cont. on 2*



Community Action Duluth

Duluth Saves strives to meet the diverse needs of all Duluthians regardless of income. We truly believe that everyone can build wealth and better their financial future with the right tools and the right encouragement.

For more information contact Rachel 218.726.1665

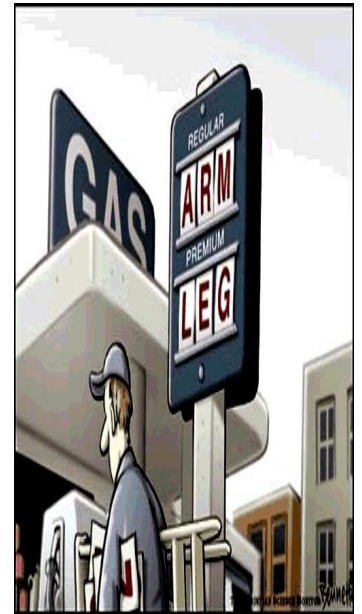
Increasing Gas Prices continued...

One of Dave's avid listeners, who happened to be an algebra teacher mailed him this scenario she poses to her 7th grade classes:

A typical latte costs 3.59 (for a 16 oz.), that's 22 cents an ounce or **\$28.72 a gallon!** Have you drunk a gallon of latte lately? Yikes! Is it worth it?...

Now we all hope that gas prices don't reach 28.72 a gallon but rising prices will affect us, if we haven't noticed it yet...it's coming. So take this opportunity to pear down what you spend in other categories to make sure your transportation is safe, reliable and AFFORDABLE!

Brought to you from www.daveramsey.com



Emergency Savings...What's This?

Ever had one of those emergency situations that forces you to borrow money from your family or start swiping your credit card? Do you keep telling yourself you are going to cut up those credit cards and start saving but it just never seems to happen? An emergency savings fund can help you avoid using credit cards or asking friends and family for money.

The first step to financial security is socking away between \$500-\$1000 in an emergency account and NOT touching it unless you have an emergency expense. This is not "the shoes are on sale account" or "the latest movie just came out account". This is the unexpected event fund.

I know \$500-\$1000 seems like a lot, especially when times are tough, but think about things you can forego until you establish your fund...could you skip

dinner and a movie and do a night in? Could you car-pool with a co-worker?

It might take a while to establish your fund but the sense of accomplishment and the security you will find in having a "little stash" tucked away for the unexpected, will make you not only more confident in your future financial decisions but provide a sense of relaxation and ease. Now the unexpected won't be a major crisis, simply an inconvenience.

Now is the time!

Money, love and Bears...



Unless you're deliberate about it, it's easy to go years without talking to your partner or spouse about the budget. We get it, one person might be in charge of the finances or maybe neither of you work on a budget but did you know that 57% of long-term relationships, including marriages end in separation or divorce because of money issues? That's ALARMING! But unfortunately that sta-

tistic doesn't really hit home so, let's take a minute and imagine...

What if you woke up tomorrow and all the news stations screamed breaking coverage of bear attacks. Suddenly, your family, friends neighbors, 60% of them had been brutally attacked by bears in their front yards, on the way to work, walking the dog...60%! How would this change your outlook on bears? Would you talk with your partner or spouse about bears after hearing the news? Would you try to plan to prevent a deadly bear attack against your family, your home? Would you learn as much as you could about bear attacks and how to avoid them....possibly some form of bear-self-defense? OF COURSE!

So what makes talking about money any different? Why do we continually avoid the subject when we KNOW that almost 60% of marriages and long-term relationships END because of money issues? Because it's uncomfortable.

It's time....to prepare, to plan, to TALK about money. Carve out time during your schedule and discuss your hopes, dreams and finances with your partner.

But WAIT! Bears aren't just attacking couples...they'll attack anyone....so whether you're married, single or in a relationship, please hurry...before a bear attacks you!

Brought to you from :
www.daveramsey.com

Lake Superior College Workshops On-Site!

As part of our Financial Opportunity Services, we are proud to partner with, and offer Lake Superior College workshops, right on site! Explore ways to further your education with us! All workshops will be held at: *Community Action Duluth, childcare is available upon request. All workshop times are 6pm-8pm.*

Credit For Prior Learning/Work Experience: Tuesdays May 10th and June 7th

Career Planning: Thursdays May 5 and June 9

Peer Tutoring: Tuesdays May 17 and June 14

College and Expense Management: Thursdays May 12 and June 16

College Financial Aid: Tuesdays May 24 and June 21

Get Hired!: Thursdays May 19 and June 23

Accuplacer Pre-Test: Tuesday May 3

If you are interested in attending contact Maggie at 726.1665!





Community Action Duluth
19 North 21st Avenue West
Duluth, Minnesota 55806
218.726.1665

www.communityactionduluth.org

Engaging the community to end poverty

Celebrate Financial Literacy Month
With Us and Register for our FREE
Common Cents class today

Next Classes:

Tuesdays May 3–June 21 6pm–8pm

Mon and Th July 11–Aug 4 6pm–8pm

Call to register: 726.1665

Food and Childcare provided!

Living in Financial Peace With FREE Fun

Quick quiz. What do jogging, reading, spending time with your family, and cooking dinner have in common?

Answer: They don't cost you a dime but are simple things you can do to enjoy life. Lots of folks are looking at ways to simplify life, have fun and save money.

Check out these and other creative ideas from people just like you!

1. We blast the music through our stereo and have a club at our house with our teenagers....dancing all day!
2. My wife and I spend \$40/year on fishing licenses and then we pile into the car, fish and picnic all day!
3. For me, it's sitting on the lawn and watching my horses run in the pasture—so beautiful!
4. I love it any time I do something with my hands, like making dinner, gardening or stitching.
5. I love having the kitchen cleaned up from dinner before I go to sleep, getting into a freshly made bed after a long hard day, and spending lazy Saturday mornings reading and watching movies with my husband.
6. I play board and card games weekly with friends. It is such a great time, and snacks are the only expense.
7. I enjoy posting things online for sale and surfing the internet.
8. Reading, especially outside on the deck! There's nothing like a good book and a summer's breeze!
9. I love taking my dog for walks....especially along the lake or in the woods!
10. Sidewalk chalk! Especially on the first nice day of spring! It entertains the kids for hours!

What do you enjoy? Could you do it without spending money? Maybe it's trying something new....?!