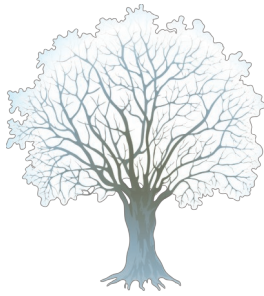


"Having an aim is the key to achieving your best."

-Henry J Kaiser



The 411

FAMILY SELF-SUFFICIENCY NEWSLETTER
JANUARY — MARCH 2017

From the Office



Happy New Year! As R.W. Emerson said, "**Write it on your heart that every day is the best day in the year.**"

Some of my employment goals include being a **better** coworker, an employee and a FSS coordinator. What employment goals do you have? I would love to

hear about them. You may call or email me, or schedule a face-to-face meeting.

Also, the FSS office is still looking for a FSS representative to sit on our PCC. Your contribution will enhance your resume, and I will also write you a letter of recommendation for your participation.

For more info, 530-895-4474 ext. 234.

“ There’s nothing better than **achieving your goals**, whatever they might be. ”
Paloma Faith

New Year, New Goals : To get a (*better*) job



S —Specific

Who, what, when, where, how and why. Remember, specific goals have a better chance of being accomplished, and being employed.

M —Measureable

How many, how much, and how will you know that you have accomplished your employment goals. If you are **not** invited for an interview, you may want to review your resume. If you are **not** offered a job, you may want to reflect on your interview skills.

A — Attainable

Create on your employment goals on what you can do or what you know you’re good at (even if you know it is hard). However, do not sell yourself short either. Failure is almost guaranteed if you create your goals on things you can’t control. You can’t make employers hire you, but you can prepare for the job with the best resume or the best interview possible. Develop the skills and attitudes necessary to achieve your goals.

R —Realistic

Be realistic with your employment goals. Are you able to achieve your dream job without training or education? If not, are you willing to acquire training or education? However, do not make your goals easy in order to accomplish them. Be willing to challenge yourself.

T —Timeline

Create a timeline of when you want your goals completed. Without a timeline attached to your employment goals, they will likely be forgotten.

Use the goal setting table on the back to help you get started today!

Predicting your Financial Future

By Jennifer Wallis (from <http://www.betterbudgeting.org/>)

Plan for retirement:

Whether you are age 4 or 40, if you hope to live past the age of 67, you are going to retire someday. Don't wait until your retirement party to start planning how you will survive. You certainly can't count on Social Security to support you. Talk to your employer to see if they have a retirement plan. Many employers offer 401K plans. They may even match a percentage of your salary. Not only will you be giving yourself an instant raise by taking advantage of your employer's generosity, you will have money to help you through the Golden Years. If your employer does not offer a retirement plan (or if you want to diversify) contact an investment advisor for other investment plans.

Save for a crisis:

Sometimes really bad things happen to really good people. Catastrophes (e.g., major illness or various acts of nature) can cost our job. If possible, it is advisable to have 3-6 months of living expenses in savings. If the worst happens, you will have some time to go to Plan B and recover without further devastation.

Save for periodic expenses:

Items (e.g., car repairs, vet bills, medical bills, clothing, holiday gifts, and others) may qualify as periodic expenses. Estimate how much you will spend in each category and divide that amount by 12. Now,



save that amount in a savings account each month. When you need the money, you will already have that amount set aside. You won't need credit cards or a loan to pay for it and it won't throw off your budget.

Get covered:

If you don't have proper health, life, and car insurance, you are taking a huge risk. In a split second, a major medical event or accident could change your life forever. When everything is going well, it's hard to stomach the idea of paying your hard earned dollars to an insurance company "just in case" something might go wrong. Trust me, if something does go wrong, you will be so glad that you planned ahead and were properly insured. It's important to contact your insurance agent to make sure that you

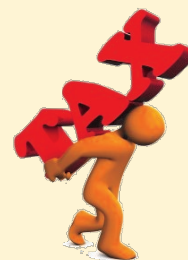
Set your SMART goals.

Goal: _____

Specific _____
Measurable _____
Attainable _____
Realistic _____
Timeline _____

Goal: _____

Specific _____
Measurable _____
Attainable _____
Realistic _____
Timeline _____



Final Deadline to
file 2016 taxes:
Monday, April 17, 2017

**Call 895-4474 ext. 234
to get a list of agencies
that will help with your
taxes for FREE.**