



The Family Promise Financial Literacy Curriculum, New Beginnings®,

When life is out of control, we worry. When there isn't enough money, we worry. When we can't see how we can make things better, we worry. You can take control, ensure that there is enough money, and make things better. You can stop worrying.

New Beginnings®, the Family Promise financial literacy curriculum, is the result of a partnership between Family Promise and Woodforest National Bank, one of the nation's leading community banks.

This unique curriculum, tailored to low-income families, provides a comprehensive approach to achieving financial sustainability, from basic banking concepts to budgeting and managing credit. It is clear and accessible for families of all backgrounds. It is also designed to work in mul-

tiples formats and a key aspect is the comprehensive facilitator's guide which enables volunteers to provide the material effectively.



The curriculum introduction presents the New Beginnings program to participants, explaining

what it will help them accomplish, how they will do it, and the variety of ways the program will work for them.

Understanding What this Program Can Do for You

- *Take control of your finances*
- *Set financial goals and achieve them*
- *Get out of debt*
- *Improve your income*
- *Control your expenses*
- *Get free of high-interest lenders*
- *Establish a solid financial base for your life*



Financial Literacy—a path to independence

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Special points of interest:

- *Financial Literacy Curriculum*
- *One-On-One Club*
- *Shared Housing Program*
- *Newer Transportation*
- *Upcoming Events*

Muhlenberg High School One-On-One Club Volunteers

We would like to give a heartfelt thanks to Ben O'Donnell and the One-On-One Club from Muhlenberg High



School. The One-On-One Club is an organization that supports various charities and non-profit organizations



by soliciting donations and volunteering their time to help make an impact in their local community and around the world.

As a result of a referral from our Harrisburg Affiliate, this fine group of young people volunteered to clean up our backyard and our Day Center. On November 19th approximately 30



young people pulled weeds, uprooted dead plants, pruned the bushes, washed the vans; and cleaned, vacuumed and dusted the Day Center. The students did a fabulous job. Thanks for wanting to be a blessing to Family Promise!

The Gift of Giving

Christmas is just around the corner and for many of us it is a joyful time with family and friends. As that time comes near, the anticipation in the hearts of our young guests is rising. For most of the children under our care, Christmas has never meant more than it does now. Our staff and volunteers strive all year to provide them with support in terms of entertainment in order to boost their morale and develop them mentally. However, as Christmas arrives, we have our hands full with managing the

basic needs of these children and providing them with encouragement for the upcoming year.



We need your help. We understand that you are actively involved in community work and we certainly appreciate your involvement in

Family Promise of Berks County. However, any help that you can provide in making this Christmas special for our children will help promote the hope in their lives of finding the true spirit of Christmas giving.

We look forward to hearing from you and we thank you for all you do for our families. Please feel free to call me with your questions or concerns at 484.794.3206. We pray that you all have a blessed holiday season!

National News

Unemployment and the subsequent loss of one's apartment is one of the main reasons our cities across this nation have found a spike in the number of families seeking Shared Housing.



Home Sharing is a simple idea: a homeowner offers accommodation to a home sharer in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both.



The community is also a beneficiary of Home Sharing. Shared living makes efficient use of existing housing stock, helps preserve the fabric of the neighborhood and, in certain cases, helps to lessen the need for costly chore/care services and long term institutional care.

A home sharer might be a senior citizen, a person with disabilities, a working professional, someone at-risk of

National News (continued...)



homelessness, a single parent, or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordable housing, security, mutual support and much more.

“Debbie” is one client who has benefited from this exchange. She lost her long time job as a business manager/receptionist when the owners sold the business last summer. Debbie looked for work and remained frugal with her expenses, but by November had exhausted her savings on rent. After spending many nights sleeping in her car and showering at truck stops in the outskirts of the city, Debbie found the Shared Housing Center. They connected her with the Williams family, an older couple with an extra room in their home and a fear of driving beyond their comfort zone in the neighborhood.

The Williams agreed to share their home with Debbie on the condition that she would drive them to the grocery store and doctor appointments. So far the match has been a success.

Home Sharing programs can offer a more secure alternative to other roommate options. Many programs have staff who are trained to carefully screen each program applicant through interviewing, background checking, and personal references.

For more information on shared housing, contact the National Shared Housing Resource Center at www.nationalsdaredhousing.org.

Family Promise has a Newer Van!

Family Promise has a new van! Thanks to everyone who participated in the Transportation Fund Drive. Our families are now traveling in a newer safe and comfortable 15 passenger van.

This van will directly support Family Promise’s commitment to end homelessness. It will be used to transport our families to the Network Churches and community resource centers



We are overwhelmed by the generosity and outpouring of support shown by these remarkable contributors to Family Promise of Berks County. The annual Taste of Hope Gala was an event held in September of 2016. One of the



major goals for the banquet was to raise enough contributions to purchase a new van.

It is very important to all of us that our families are traveling in a safe and reliable vehicle. The old van served us well over the many years it was in service. However, we continue to move forward in favor!



UPCOMING EVENTS

January 22, 2017

If you have been thinking about volunteering to be a dinner preparer or evening host or overnight host at one of the participating congregations when they are hosting our families, now is the time to find out more! A volunteer training session will be held on Sunday, January 22, 2017 from 12:15 pm to 2 pm at Atonement Lutheran Church, 5 Wyomissing Blvd., Wyomissing, PA 19610. Training:



- Provides information about volunteers' roles and responsibilities in the daily routine of the Network, such as dinner preparer, evening host and overnight host.
- Provides guidance in host/guest relationships.

- Helps volunteers increase their understanding of homelessness.
- Ensures the smooth functioning of the entire Network of host churches and helps develop as much continuity as possible for guests.

Past, present and future volunteers are invited. A simple lunch will be provided so please visit our website to RSVP at www.familypromiseofberks.org

February 25, 2017

Berks County Parrot Head Club CABIN FEVER

Berks County Parrot Head Club will be celebrating Family Promise of Berks County at their winter 2017 Cabin Fever event!

The Berks County Parrot Head Club was established on October 1, 2002. Over the years they have raised over \$557,000 for various Berks County

area charities.

There will be a Live Auction, Silent Auction, 50-50 Raffle, Chinese Auction and all proceeds benefit Family Promise of Berks County! Live music will be provided by "Jimmy and the Parrots". There will be a cash bar and food available for purchase. Doors open at 5 pm and the band plays from 6-10 pm. Tickets are \$25 and you can purchase tickets online at www.berkscountyparrothead.club website or at Tina's Salon and Day Spa—610.374.5991. This is a reserved seating event so purchase your tickets early!



One More Note...

There are lots of ways to help Family Promise in this Christmas season!

Shop at **It's a Gift!** at 720 Penn Avenue, West Reading PA 19611 for

unique and beautiful gifts.

Turn in your receipts to the Family Promise office at 325 N. 5th Street, Reading PA 19601 so



we can receive 10% of your purchases.

Use **smile.amazon.com** for your shopping and choose Family Promise of Berks County, Inc. as your charity.

Shop the **Giving Tree Catalog** online to give a gift to Family Promise in honor of a loved one. Or invite our Giving Tree to your church or business for a visit. It displays opportunities to contribute for every day, humdrum expenses that are incurred when serving our families, such as a tire for the van or paper for the printer. People can select an envelope from the tree for the amount they would like to contribute, replace the enclosed card with their contribution, and slide the envelope into a locked box at the base of the tree.

Or just make a plain **donation**. Every little bit is so appreciated!

THANK YOU!!!

