

CASH REPORT

Creating Assets, Savings and Hope

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Back-to-School Budgeting

Ready or not, here it comes... the 2016-2017 School Year! Your children may be looking forward to it or dreading it but either way, in just a few weeks, they are heading back to school. Are you ready for Back-to-School shopping? Buying school supplies can be expensive and you must be prepared. Do you have a budget? Preparing a budget before you begin shopping saves you money and spares you the anxiety that results from over-spending.

Most school districts have the list of school supplies your student needs available on their website. Print it out, along with this [Back to School Budget Worksheet](#), and create a spending plan that fits within your means. Don't forget the sales tax.

Even large stores sell out of some items, so start shopping early and watch the weekly store ads for the best prices on the items you need.

Set limits for your children. If a \$100 backpack does not fit in the budget, tell them what a reasonable amount is and what you will pay toward the item. If they have their own spending money, they may decide to make up the difference. Consider shopping consignment stores, garage sales or Facebook Buy, Sell, Trade pages for great deals on expensive name brands.

Also, consider selling the clothes, and backpacks that your children no longer use for a little extra cash to help offset the cost of this year's expenses.

If your budget is tight and there is no money for school supplies this year, check with your school district. Nearly every community has an organization that provides backpacks and school supplies for families who need them.

Happy Shopping

Happy Learning!



Are You Registered?

Whether you read newspapers, magazines or Facebook, you know that 2016 is an election year. Americans will elect a new President in 2016 and Kansans will elect or re-elect Senators and Representatives from their District. Are you voting this year? Remember, you must be registered. Here are helpful links and instructions for registering to vote in Kansas.

- Register online at [Online Voter Registration](#).
- Register at your local KS driver services office when you renew your driver's license or change your address.
- Register by mail, by fax or in person at your local KS county election office using the [Kansas Voter Registration Application](#).
- You must register to vote at least 21 days before the election (October 17th for General Election). For more information on eligibility, name or address changes, documentation required, etc. visit [Vote Kansas](#).

Registering or updating your registration is the first step in being prepared to vote.

Mark election dates on your calendar (Kansas State Primary—August 2nd; General Election—November 8th). Know the location and hours (7:00 AM to 7:00 PM) of your polling place. Take photo ID with you when you go to cast your ballot.



And, most importantly, do your research, get information from a variety of resources, and go to the polls informed about the candidates and the issues.

CONGRATULATIONS!!!

Teala, College Graduate



A fellow classmate referred Teala to Interfaith Housing Services but when she heard about the KS IDA Program she thought it was too good to be true. She was in her last few semesters of college, working full time and taking out student loans to pay for her tuition and fees. After learning about the IDA program Teala was able to graduate college with minimal student loan debt, just as she hoped.

Teala was delighted at the unbelievable opportunity that Interfaith Housing Services offered her. "It was really too good to be true," Teala stated. After all of her hard

work and dedication she can finally say that she has "graduated and it's all because of the [Kansas IDA] program."

As a busy student Teala was pleased with how organized and helpful the program was in helping her reach her goal. "Everything went smoothly," she said. As she approached her final year of college Teala appreciated the support from the IDA Coordinators. "Anytime I had questions Lacy or Alicia would get back to me almost immediately." She felt Interfaith Housing Services went above and beyond her expectations with their helpful reminders and their organized staff. It made her experience during this program so enjoyable.

"Going through the last year of school is always the most stressful time and Interfaith Housing Services relieved as much stress as possible and made my experience quite pleasant. I would highly recommend this program to anyone who qualifies, because it truly is a God sent blessing," Teala said.

Teala appreciated the donors whose generosity made this program possible for her. "If I were to speak face-to-face with the donors who assisted me in graduating, I would tell them how grateful I am for their help and their generosity," she said.

Congratulations to Teala for graduating college! It has been a pleasure to go through the journey with her.

cashkansas.org

The CASH team has started blogging on our website. To get the latest program information, along with additional tips about managing your finances or other important issues, please check us out at ...

www.cashkansas.org

And, please feel free to comment on our posts and share your experience with others or ask questions. We learn from one another.

Upcoming Life-skills Workshops

Monday, August 8th — "Cyber Safety" presented by Thomas Hornbeck, Prairie Bank of KS
Monday, September 19th — "The Importance of Insurance" presented by Monte Cross/Gaylon Miller, Heartland Credit Union
Monday, October 10th — "Eating on a Budget" presented by Jackson Swearer, Interfaith Housing
Monday, November 14th—"Preparing For Holiday Spending" presented by Lacy Stauffacher
Interfaith Housing

All workshops are from 6:00-7:00 PM at Interfaith Housing Services in Hutchinson. Drinks and snacks provided. Contact Alicia Marsh with questions.



FROM YOUR COORDINATOR



Alicia Marsh, Homeownership Coordinator

Summer is officially here and keeping your cool can get costly. So, I went looking for ways to reduce my energy consumption and keep as much money in my pocket as possible.

Of course, I found the tactics of adjusting the thermostat to 78 while home and 85 while away from home, using ceiling fans to move the air, and unplugging electronics and turning off lights when not in use. But I also discovered that I can cut costs by making some simple changes to my regular routines.

For example, loading up my dishwasher uses less water than handwashing the dishes. Plus, if I allow the load to air dry, I am not using electricity. That saves me time and money! When I do laundry, I can save up to 4% by selecting the cold water rinse cycle, and I can decrease drying time by using the moisture-sensing setting. With just a few adaptations to these weekly tasks, I can keep my energy bill within my budget.

[Click here](#) to check out more summer time energy-saving tips. Energy savings can help you beat the heat and stay on track to reach your financial goals. Every little bit helps!



Lacy Stauffacher, Post-Secondary Education Coordinator

I hope your summer is filled with sunshine, fireworks and BBQ's. In preparation for the upcoming school year here is a checklist of the top five items you should focus on during the month of July;

1. Keep Saving
2. Register for College
3. Complete IDA Life Skills Class
4. Complete IDA Education Verification Form
5. Contact IDA Coordinator @ lacys@ihs-housing.org or 620.662.8370 ext.707

I wish you the best summer and plan to hear from you soon!!



Diane Crabtree, Home Repair Coordinator

Summer can be a great time of the year, but it can also bring some unwanted pests. One of them for our household is ants. It seems they start out a small trail across the kitchen counter and then seemingly overnight, the whole community has moved in. After much frustration with having to move everything out of cabinets to spray to get rid of them and the unappealing idea of spraying toxic chemicals in my kitchen, I found the following solution (courtesy of Pinterest) that works great for me: Mix 1 ½ cups of warm water, 1 ½ Tbs. of Borax (this is most often found in the laundry detergent aisle), and ½ cup

sugar until the sugar and Borax are dissolved. Soak cotton balls or paper towels with the solution and place them (in a shallow container if you wish) on the ants' path or where you see them gathering. They will be drawn by the sugar and will take the deadly solution back to the nest. I saw results overnight, but it can take a few days before they disappear completely. Please remember to keep out of reach of children and pets.



Jackson Swearer, Small Business Coordinator

Hello from your Small Business Coordinator, Jackson! Businesses are always looking for new ways to get the word out about their products and services. One great way to help you do that is to build a following on social media. There are many ways to use social media to help grow your business. You might want to start a Facebook page to encourage your clients to tell their friends about your services, or use Instagram to show off your products. You could use Twitter to inform your customers about upcoming deals or upload promotional videos to YouTube.

One note of caution, however. Do not fall into the trap of thinking that social media is just a free way to advertise your business. You do not have to spend any money, but it can take a lot of time and energy to keep your content fresh and up to date. My advice is to focus on one or two social media platforms that best suit your business, and to make sure you are posting on a regular basis. If you are willing to put in the extra work, you may be surprised how many new customers you can reach!