Independent Living Newsletter

Waukesha County
Health & Human Services
August/September 2011

Welcome

Help Us Name the Independent Living Newsletter—Send Us Your Suggestions

Allow me to introduce myself, my name is Michelle Montez and I have been the Independent Living Specialist since July 26, 2010. Over the past year, as the IL Specialist I have been lucky enough to meet and talk to a few of you, however, I am still looking forward to connecting (via phone, letter, face to face contact, etc.) with those of you whom I have not yet gotten the opportunity to meet.

Welcome to Waukesha County's Independent Living's first newsletter. Creating a newsletter has been something I have been wanting to do for several months; I decided to stop dreaming and start doing! My plan to send out a quarterly newsletter so keep watching your mailboxes and don't forget to update us if you move so that we can make sure you are receiving the newsletters. If you would prefer to receive an electronic copy of upcoming newsletters please supply me with your e-mail addresses. Feel free to also contact me with feedback/ suggestions about the newsletter as I want this newsletter to be beneficial for you! I also wanted to remind you to keep in contact with myself or your previous on-going worker about any needs you may have! We want to support you in any way possible!

Michelle

Top Misconception that Young People Have about Money

By: Nicole Rutledge (12 July 2010)

http://www.youngmoney.com/credit_debt/top-misconceptions-that-young-people-have-about-money/

When well-known financial commentator Ben Stein was asked whether he worries about having enough money in the future, he confidently replied that he does not. That's because he asserted that his "young self" made sure to take good financial care of his "old self."

His celebrity notwithstanding, Stein isn't burdened by his financial future because he avoided common money traps in his 20s and stuck to a long-term savings plan. You can do the same by making sure you don't fall prey to the biggest misconceptions that young people have about money:

"I don't need to start saving until I'm in my 30s." Wrong. Saving today creates financial security for the future. In your 20s, you have a small window of opportunity to take advantage of the power of compounded interest. For example:

- If you save $3,000 a year in an IRA between the ages of 20 and 30 (and *only* between this time period) – and earn an *average* annualized rate of return of 7% – at age 65 you'll have $442,000.
- However, if you begin saving when you're 30 the same amount each year at the same average rate of return *until* you're 65, you'll have $283,000 or 35 percent *less* than if you had just saved the money in your 20s.

Another way to think about saving in your 20s is this: *Assuming this same 7% annual rate of return, if you begin saving $3,500 per year when you're 20 until you're 65, you'll have $1 million, whereas if you didn't start saving until you're 35, you'd have to save $10,600 every year to reach $1 million.*

In addition, your young age creates a longer investment horizon and the opportunity to take on more investment risks. To plug in numbers to see how fast your money will grow when you start saving at a younger age, utilize an online Savings Calculator.

"My parents have it all – so I will too." A lot of us see the things our parents have acquired and think that lifestyle was quickly realized. However, it's important to not have inflated expectations about what "living well" means. Remember, you didn't know your parents when they first started out. They most likely struggled with saving too, and didn't accumulate a lot of material goods at first. A friend's college finance professor once stressed that you should always "act your *wage*." In other words, live within your means and don't overextend yourself for the appearance of having more than you really do.

"Bad debt only happens to other people." According to www.credit.org, a 2009 Sallie Mae study showed that the average undergraduate student owes over $3,000 in credit card debt and in addition to that, graduates with approximately $20,000 in student loans. Accruing debt isn't something that happens overnight or a product of one bad financial decision – it creeps up on you. You can't wrestle your way through your finances by just making minimal credit card payments. Who wants to ultimately pay $300 for an outfit you originally paid $75 for? Unfortunately, many circles of friends often avoid *talking* about debt. If you feel like you're not able to keep up with your finances, reach out for help from reputable organizations. And remember: You might not be able to rely on your parents for a financial lifeline because their financial condition may change.

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Transition to College

http://www.how-to-study.com/study-skills/en/73.asp

Deciding to go to college is an important decision in your life. Getting admitted to college is a significant accomplishment. Succeeding in college is an even more significant accomplishment.

There are many differences between high school and college. Because of the differences, students often find the transition from high school to college to be very challenging. In fact, one out of every three students who enter college does not complete his or her freshman year.
Here are some of the important differences between high school and college that can make a successful transition difficult. For each, you will find suggestions to help you successfully handle the difference.

1. The academic work in college is more difficult than it is in high school. This means that you will have to work both harder and longer. High school students typically study 2 to 3 hours a week for each class. For each college class, you will probably need to study 2 to 3 hours for each class hour. Since most college classes meet for 3 hours a week, you will have to study 3 times as much in college than you did in high school. Be prepared to take on this commitment.
2. In high school you are required to attend every class session. This is often not the case in college classes. Many college teachers don't take attendance. It will be easy for you to find things you would rather do than go to class. Don't give in to temptation. Students who attend and participate in classes on a regular basis get higher grades than students who don't. Make every effort to attend every class session.
3. You are going to have to be an independent learner in college. High school teachers often check to see that you are doing your assignments and readings. College teachers simply expect you to do these things. It is up to you to make sure that you do.
4. Your schedule of classes in college will be more spread out than your classes in high school. High school classes typically meet daily. College classes meet 2 to 3 times a week, and some even meet just once a week. It is very important for you to carefully manage the time in between classes. Creating and sticking to a study schedule is crucial.
5. Tests in high school classes are often given frequently and cover a small amount of information. Tests in college classes are given less frequently and cover a great deal of information. Sometimes the only test is the final exam. Make-up tests are rarely given in college, and you usually cannot raise a low score by doing extra credit work. To do well on tests in college, you must take good notes in class and from your textbooks. You should also have a good strategy for taking tests.

College is not simply a continuation of high school. It is a new experience that requires you to approach success in new ways right from day one.

Food Freshness: The Date on the Label

By: Drusilla Banks

http://urbanext.illinois.edu/thriftyliving/tl-foodfreshness.html

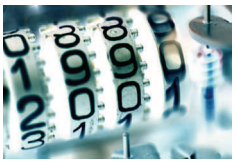
Is the food you buy fresh enough to eat? How long will it remain fresh? The answer to these questions can be found on most food labels. With "open dating" you can get a good idea about the freshness of food.

Open dates are calendar dates that are imprinted or stamped on a food label. The date lets consumers know how long a product will remain fresh and safe. All package dates should be used as a guide, except expiration dates.

Companies are not required to print food dates on food packages. It is strictly a voluntary practice, except for baby foods and formula which must carry an expiration date. Never use these products after the expiration date.

Different companies often state dates in different ways. For example: November 25, 1999 can be written three different ways:

1. Month and date - Nov. 25
2. Or by numbers - 11-25
3. Or 1125



There are four types of dates on food labels.

- **"Pull"** date or **"sell by"** date. This is the last date the company wants the food to be sold. This date allows for more storage and use time at home. Even if the food is sold on the "sell by" date, it can still be eaten later.

Many people unknowingly pour fresh milk down the drain. The date on the label is a "sell by" date for the grocery store. It is not a "use by" date for the consumer. Generally milk is safe and wholesome 7 to 10 days after the date on the label.

- **"Freshness"** date or **"quality assurance"** date. This date suggests how long the manufacturer thinks the food will remain at peak quality. The label might read "Best if used by November, 1999". However, the product still may be used after this date. Although it may no longer meet the company's standard for freshness.

- **"Pack"** date or **"package"** date. This is the date the food was packaged or processed. With this information, consumers can decide which package is fresher. Fresh meat is labeled with a pack date. Do not buy ground beef packaged three days ago when a package is available that was packed today.

- **"Expiration"** date. This is the last date the product should be eaten. It might read, "Do not use after October, 1998." The Food and Drug Administration regulates the expiration date on all baby food and infant formula. After the expiration date, food is no longer safe to eat. Always discard food that has passed the expiration date.

Let the date on the label be your guide to freshness. Always look for signs of spoilage when using packaged foods. If food has mold, an off color, or smells bad throw it away. Never taste food that may be spoiled.

Written by Drusilla Banks, Nutrition and Wellness Educator, University of Illinois Extension.

Top Misconceptions that Young People Have about Money

Continued from Page 1

"I'm sure my credit is fine."
With identify theft more prevalent and many of us having numerous credit cards, it's imperative to check your credit report at least once a year. I knew one college student who had forgotten about a small debt on her credit card – and with interest and fees the debt rose to about $500. The balance was eventually classified as a collection on her credit report, and she had a difficult time qualifying for student loans because of what was originally a minor oversight.

"I don't spend that much."
Most of what can deter you from reaching financial goals is spending on the "everyday" stuff – not the big-ticket items. It's Starbucks each morning and extra cell phone charges. I'm not saying that you should sweat all the small stuff, but if you're an impulsive buyer, you have to remember that spur-of- the-moment purchases add up. For one month, keep a detailed record of *everything* you spend. Then evaluate where you can cut back. I guarantee you'll find little ways to save a lot – even if it's $20 a month. Also check out the services of Mint.com, a free and easy way to track spending.

The key to a healthy financial future is living within your means. This sounds easy, but every choice you make about the house you buy, the car you purchase, whether you eat out or cook at home, has a deleterious impact on your ability to save and live within your means. It requires awareness of an overall goal and doing the math to be sure.
If you want to develop money management skills, becoming financially literate is the best tool to help you avoid financial pitfalls.

Ultimately, time is on your side – and you're in an ideal age bracket to plan how your "young self" will help to financially secure your "old self."

Nicole Rutledge is a Certified Financial Planner® and a Senior Advisor for Orlando-based Resource Consulting Group, the largest fee-only financial planning and investment advisory firm in Florida.

Acknowledgements:

It is my desire to acknowledge some of the many achievements of our young adults (such as educational achievements, obtaining a driver's license, new job/promotion, new apartments, births, etc.). Please contact Michelle at (262) 548-7364 or your previous on-going worker with any achievements you would like to have shared in the next newsletter.

We had 5 young adults receive the DCF Scholarship for a total of $20,700. Way to go!

Recognizing Outstanding Kids

6th ANNUAL ART SHOW
November 17, 2011 at
Waukesha County Human Services Board Room
Exhibit 9 am—6 pm
Reception 6 pm—8 pm

The theme for this year's ROKs Art Show Mural is **People Helping People**.

Any agency youth under age 21 are eligible and invited to participate in this non-competitive show, which will include painting, sketching, drawing, clay works, photography, woodworking, music, poetry, fiber arts, jewelry, dance forms & other media. This is another opportunity for artists of all kinds to showcase their creativity.

We are looking for any artists who would like to create this year's mural(s), which will be displayed in the building. The deadline for submitting your sketch for approval is September 15. The mural needs to be completed for unveiling at the 6th Annual ROKs Art Show on November 17 and will be publicly displayed in the Agency.

All the participants in previous shows have found it a truly rewarding and reaffirming experience. We hope you will join us in being a part of this show.

Meat and Veggie Mac

http://recipes.extension.iastate.edu

Serves: 4
Serving size: 1 1/4 cups
Cost per serving: $.82

Ingredients

- 1 7 1/4 ounce package macaroni & cheese mix
- 1 16-ounce package frozen mixed vegetables
- 1 1/2 cups chopped cooked beef, pork, or chicken
- 1/4 cup nonfat milk
- 1/8 teaspoon garlic or onion powder

Instructions

1. Cook macaroni in large saucepan as directed on package. After about 5 minutes, add the frozen vegetables and continue cooking until macaroni is tender and vegetables are cooked; drain.
2. Return macaroni and vegetables to the pan. Add the meat.
3. Stir the cheese sauce mix, milk, and garlic or onion powder together. Stir into macaroni mixture. (Omit the butter/ margarine recommended on the package).
4. Cook over low heat for 1 to 2 minutes or until heated through, stirring occasionally.

Nutrition Facts
Serving Size 1.25 cup(s) (190g)

Amount Per Serving			
Calories 284		**Calories from Fat**	48
			% Daily Value
Total Fat	5.4g		8 %
Saturated Fat	2.0g		10 %
Trans Fat			
Cholesterol	52.7mg		18 %
Sodium	412.9mg		17 %
Total Carbohydrate	37.8g		13 %
Dietary Fiber	3.7g		15 %
Sugars	8.7g		
Protein	22.2g		
Vitamin A	173 %	Calcium	9 %
Vitamin C	13 %	Iron	19 %

Resources:

Selective Service System
http://www.sss.gov/default.htm
If you are a man ages 18 through 25 and living in the U.S., then you must register with Selective Service. It's the law. According to law, a man must register with Selective Service within 30 days of his 18th birthday. Selective Service will accept late registrations but not after a man has reached age 26. You may be denied benefits or a job if you have not registered. You can also register at any U.S. Post Office and do not need a social security number. **You want to protect yourself for future U.S. citizenship and other government benefits and programs by registering with Selective Service. Do it today.**

Job Corps
http://jobcorps.gov/home.aspx
Job Corps is a **free** education and training program that helps young people learn a career, earn a high school diploma or GED, and find and keep a good job. For eligible young people at least 16 years of age that qualify as low income, Job Corps provides the all-around skills needed to succeed in a career and in life. There are now two Job Corps locations in Wisconsin, including one in Milwaukee!

Safelink Wireless
https://www.safelinkwireless.com/Safelink/home
If you meet the eligibility requirements, SafeLink Wireless' Lifeline Service can provide you with:

- A FREE SafeLink Wireless phone
- Three different plans to choose from with FREE Monthly minutes

Foster Club
http://www.fosterclub.com/article/about-us
FosterClub is the national network for young people in foster care. Built for youth. Powered by Youth. Changing life in foster care.

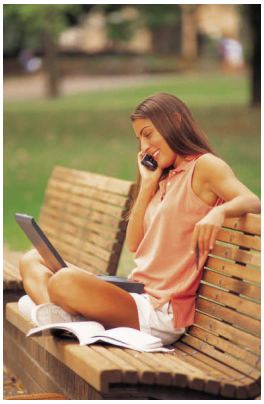
Access
http://access.wisconsin.gov
This website is a quick and easy way for people who live in Wisconsin to find out if they might be able to get:

- ✓ Help with buying food
- ✓ Low– or no-cost health care
- ✓ Help with buying prescription drugs
- ✓ Help with paying for child care
- ✓ W-2 cash assistance and help finding a job
- ✓ Home energy assistance
- ✓ Special tax credits
- ✓ Low cost life insurance

Learn what assistance you are eligible for and follow up with an online application!

SHARE
http://sharewi.org/about.htm

SHARE is a nonprofit food buying club that offers good, nutritious products at reduced cost through a volunteer-run, community-based distribution system. SHARE's volunteer network can help you save 30-50% compared to grocery store prices.



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