

### From our Family to yours

# Central State Community Services

# December 2022

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# Employee Spotlight - Jamie Webb

This month, let's give a big shout of praise to Ms. Jamie Webb, the House Supervisor at our Custer home

Her team describes her as always having a smile on her face. They love her natural ability and willingness to go above and beyond to care for her staff and residents. While also looking for ways to improve.

She is kind and caring and easy to get along with. She is very responsible and available to answer any questions or concerns. She always works hard.

She can always make her staff and residents laugh. She is the best boss some have ever had & others don't think they could even ask for a better boss.

She also submitted praise for her team as we received the flood of praise for her.

She loves making a difference in our residents lives. She loves working for CSCS for the past 2 years in part because her dedication has been recognized and rewarded. She started as a DSP, then Med Coordinator to now, a Home Supervisor.

Her residents love to scare her. She recalls one morning coming in for her shift, a resident hid outside and jumped out to scare her with a "chucky" voice! She screamed as the resident laughed with delight as she handed Jamie a brief and said, "you may need this!". This thrills Jamie because she also enjoys haunted houses with her friends.

Jamie is a single mother of 3 young boys! Leo, 4. Lukas, 2 and Carter is 3 mths. This by far, she says, is the best job in the world. She enjoys taking them to the Apple Orchard to pick out their pumpkins.

Her favorite Fall food is chili and pumpkin pie.

Football is her favorite sport! Go Packers!!



She enjoys her church. Fishing and anything outdoors. Since she was a teen, her passion has been Cosmetology. She loves making her family and others beautiful for their special occasions.

She would love to go to Colorado and stay in the mountains for her next vacation.

Her favorite motivational quote:

"Focus on the step in front of you, not the whole staircase."

A woman is like a tea bag - you can't tell how strong she is until you put her in hot water.

**Eleanor Roosevelt** 

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#### Special Dates of Interest

Dec 1 - Woman support woman

Dec 2 - PAY DAY

Dec 4 - Candle Day

Dec 10 - Nobel Prize Day

Dec 12 - Gingerbread House Day

Dec 14 - Monkey Day

Dec 16 - PAY DAY

Dec 18 - Answer the telephone like Buddy the Elf Day

Dec 20 - Go Caroling Day

Dec 22 - Cookie Exchange Day

Dec 24 - Christmas Eve

Dec 25 - Christmas

Dec 28 - Card Playing Day

Dec 30 - PAY DAY

A great teacher takes a hand, opens a mind, and touches a heart.

# **EQUAL EMPLOYMENT OPPORTUNITY STATEMENT**

C.S.C.S., Inc. subscribes to a policy of equal employment opportunities and will maintain and conduct all practices relating to recruitment, hiring, discipline, promotion, and other terms and conditions of employment in a manner which does not discriminate on the basis of gender, pregnancy, race, color, religion, national origin, citizenship, mental or physical disability, military service, veteran status, political affiliation, familial and marital status, age, sexual orientation, gender expression, height, weight, or genetic information.

Accommodations for a disability are considered on an individual basis and fall in two categories: those "known" disabilities and those "hidden" disabilities. Accommodations are triggered by the employee's request and will be considered on an individual basis, because the nature and extent of a disabling condition and the requirements of a job will vary in each case. If the employee does not request an accommodation, the employer is not obligated to provide one [except where the known disability impairs the ability to know of, and effectively communicate a need for an accommodation that is obvious]. Questions or concerns regarding your rights should be directed to the Human Resource Manager and/or the Executive Director immediately in writing.



GENEROSITY means: managing resources to freely give.

You display generosity when ...

- \* You manage your time wisely.
- \* You take the time to know those around you so that you can identify their real needs.
- \* You use your skills and resources to assist others.
- \* You are available to listen, offer a smile or a word of encouragement.
- \* You use how others have invested in you to motivate you to reach out to help others

#### Five ways to build GENEROSITY

- 1. <u>Manage Your Resources</u> Your ability to be generous depends on your ability to fulfill your present responsibilities and put resources to their best use.
- 2. <u>Identify a Need</u> Generosity identifies with the person in need and shares the burden.
- 3. **Share Your Resources** Share what you can today, identify future needs, and carefully develop new resources to meet them.
- 4. <u>Give of Yourself</u> Your willingness to give time, thought, energy, and possessions will express generosity.
- 5. <u>Invest in Others</u> Building others up in a way that enables them to move on for themselves shows that you believe they are worthwhile.

#### Think on this ...

Each and every one of us has resources. Some people have money, some time, some talent, etc. Managing the resources we have is critical to generosity. Managing means taking control, planning, and following the plan in order to have enough to share.

Is the holiday season the only time you feel the need to be generous?

This year, instead of an advent calendar where the opener receives a gift, maybe decide that behind every door will be an opportunity to be generous to someone else.

This will not necessarily involve presents - there will be some gifts given -but will focus on acts of service to others.

Christmas Celebration 2022 ~ Laughter, fun, games and great food. Thank You All





## >>>>> Lets crush 2023

Creating a budget that works comes down to knowing how to start budgeting according to your current needs. Although the basics are the same-know your income and track your spending-every person or family is different, so budgets need to be created according to each one's necessities.

Constantly (at least monthly), assess your budget to make sure you are on track and not overspending. Making sure that your budget is working for your family.

#### Before you start budgeting

#### **Set Your Goals**

Why do you need a budget? This is the first question you should ask yourself. Knowing the reasons why you need a budget can help you become more conscious of your financial goals. Whether it is to get out of debt, increase you emergency fund, or save for a major purchase, writing it down will help you stay focused and remind you that there is a purpose for "why" you are doing this.

#### **Gather Information**

Gather **all** of your necessary information. Thinks like bank statements, monthly utility bills, pay stubs, hospital bills and credit card statements, etc.

#### Get your loved ones involved

You may be the person who manages your family finances but no one likes to be told "No" and then not understanding why can lead to rebellion. Each member needs to feel like their needs are respected. Teaching you all to negotiate and create a reward system will empower you all for success.

# Tips to begin budgeting

"A budget doesn't limit your freedom. It *gives* you freedom." ~ Rachel Cruze

You've got the freedom to put anything you want in your budget. Use it wisely. It keeps you from feeling guilty when you do spend.

#### Step 1:

Write down your total take-home pay (after tax) for you and your partner if you have one. Don't forget to include all income.

#### Step 2:

Write down your regular monthly bills (mortgage, electricity, etc.) and your irregular bills



STAY ON BUDGET ~ LIKE A BOSS!

(quarterly payments like insurance or HOA).

After that, add up your costs, like gas, groceries, subscriptions, clothing and entertainment. Every dollar you spend should be accounted for.

Remember to include "fun money in your budget". You still need to treat yourself a little. It's one way to enjoy life without going financially overboard. When the budgeted fun money is gone, it's gone. This empowers you, like a pro to know when to say "It's not in my budget."

#### Step 3:

Subtract expenses from income to equal zero.

Based on the EveryDollar budget, your income minus your expenses should equal zero. When you do this, you know every dollar you makes has a place in your budget. If you're over or under, check your math or simply return to the previous step and try again.

#### Step 4:

Track your spending. It's the only way you'll know if your spending lines up with your plan. The EveryDollar app makes tracking your expenses extremely easy. Or, you can simply do the Envelope budget. Keep baggy in car for immediate receipts to track later if needed.





# Dave Ramsey's ~ Debt snowball strategy

Baby Step 1- Save \$1,000 to start your emergency Fund. An *online* savings account is the best place to stash your emergency fund savings. Here, you can have easy access to your cash while earning a decent interest rate. This amount can pay most emergencies.

Note that an emergency fund is not an account that you tap to buy that new iphone or go on vacation.

Baby Step 2- Pay off all debt except for your house. Using the debt snowball to pay off consumer debts - student loans, credit cards, personal debt, etc.

The premise of the snowball method is listing debts from lowest to highest and paying them off in that order. Regardless of interest rate. While continuing to make your minimum payment on the others.

Every time you pay off a debt, roll all that it into your next debt. This might take years. But the quicker wins (marking those smaller debts as "Paid in Full" faster) will give you momentum in your debt payoff journey. This is also changing your behavior.

Baby Step 3- Ramsey encourages us to save 3-6 months of expenses. Remember the \$1000 you put aside for your emergency fund in Baby Step 1? It was a great accomplishment, but, it's not enough.

Now that your debt is gone, it's now time to beef up your emergency savings fund.

Baby Step 4 - Invest 15% of your household income for retirement. Don't defer saving for retirement while you aim for 6 mths emergency if your work offers 401(k) match. This is free money. But definitely use tax-deferred accounts like this or IRA. Seek advice to make these informed decisions.

Baby Step 5 - Save for Childs college fund. Skip if no offspring. Seek advice if important to you.

Baby Step 6- - Pay off your home early. Again, utilizing the snowball effect. The freedom that will come from this is priceless. See if this is best for you based on your interest rate and current inflation and investments. Get knowledge. All of the above is not advice, just to get you thinking about taking control of your future. Debt and Wealth are in your control.

<u>Birthdays</u>			January	<u>Anniversaries</u>	i
Denise Briggs	1/1	Sharon Butler	1/24	Brittany Vega	4 yrs.
Shannon Ford	1/1	Kari Keller	1/25	Nancy Syracuse	9 yrs.
Taniya Jackson	1/2	Marc Moraniec	1/26	Alicia Chapman	2 yrs.
Alexis Schlak	1/6	Mary Fowler	1/27	Emery Edsall-Parr	4 yrs.
Alecia Lewis	1/8	Jarred Abbott	1/30	Marcus Whitehead	ı yr.
Alexandria Dockery	1/8	Nikki Bodrie	1/31	Haylee Neveu	ı yr.
Megan Baca	1/9			Shantel Wilson	2 yrs.
Sharnell Johnson	1/9			Mallynda Fernando	ı yr.
Nicolle Swartzend	1/11			Eva Hemphill	20 yrs.
Nancy Syracuse	1/15			Archie Phillips	ı yr.
Natya Williams	1/16			Ciara Hunter	ı yr.
Daisy Prim	1/17			Isaiah Thomas	ı yr.
Jessica Davis	1/20			Nicolle Swartzendruber	ı yr.
Clarissa Miller	1/21			Brandyn Moorhouse	ı yr.
Jordan Sprague	1/21			Alicia Baker	10 yrs.
Miracle Emerson	1/22			Lynda Fath	17 yrs.
Sally Rogers	1/22			Anna Krajewski	1 уг.



# Our Monthly Budget

BUDGETED ITEM Cash BUDGET ACTUAL	DIFF	BUDGETED ITEM	Cash	BUDGET	ACTUAL	DIFF	
INCOME		BUGET TOTALS					
Income 1							
Income 2		TOTAL INCOME					
Extra Income		TOTAL EXPENSES					
TOTAL	MONTHLY TOTAL						
SAVINGS		FOOD					
Yearly Payments Fund		Groceries					
Emergency Fund		Dining out					
Long-Term Savings		ENTERTAINMENT					
Retirement		Movies					
GIVING		Theatre					
Faith Based		Vacation					
Other		Books/Subscriptions					
HOME		Hobbies					
Mortgage/Rent		HOUSEHOLD/PERSONAL					
2nd Mortgage		Clothing					
Property Taxes		Beauty/Barbershop					
Home Insurance		Health Club					
Maintenance/Repairs		Dry Cleaning					
UTILITIES		Household Items					
Electricity		Furniture					
Gas		Allowances					
Water/Sewer		Pets					
Garbage		PROFESSIONAL SRVCS					
Telephone/Internet		Legal					
Cable/Sattelite		Accounting					
Cell Phone		Childcare					
TRANSPORTATION		DEBT					
Gas							
Insurance							
Auto Maintenance							
License/Fees							
Bus/Train/Parking/Tolls							
HEALTH/MEDICAL							
Medical Insurance							
Prescriptions/Co-Pay							
Disability Insurance							
HSA/FSA							
Life Insurance							