

Attend
an orientation
and learn how
you can get
involved today!

Tuesdays
1pm

Wednesdays
5:30pm

no RSVP
needed

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Busting It and Breaking Out

Brought to you by Dave Ramsey

Remember when you were a kid playing on the swing set—you had to rock back and forth as hard as you could just to get started but after a short time you barely had to rock at all and you were sky high!

The hardest part is getting started and this is true with any new journey, especially when it comes to your finances.

The good news is that if you have started or when you start, you're already ahead of 90% of people out there! That's because so many people look at the challenges of starting and what conveniences they have to cut out of their daily lives and say "it's not worth it". The truth is, it is worth every minute and then some.

Still skeptical, let's look at

an example; how about a budget. It doesn't have to be anything fancy or dras-



tic, it just requires a little time. So take a minute and sit down (for those of you with partners make sure they do too). Grab a pen and a sheet of paper. Write your net income (what you take home) on the left side and what bills and expenses you have on the right. Make sure your income and expenses "zero out"—every cent should be accounted for.

At the start of the next month, start following your

plan just like the paper says and presto you've made your first budget and followed it!

As the months go by, it gets easier and easier and all of a sudden you are on the path to prosperity. A lot of people don't think this is true but it is—change becomes habit and habit a part of your life. If we never got past the first and most challenging hurdle of starting, we wouldn't even know the benefits of making habits and changing our lifestyle.

So I challenge you...take that first step. If you would like, let us help you take that first step. We have financial coaches standing by who LOVE to budget and would love to help you start on your path to prosperity!



Duluth Saves strives to meet the diverse needs of all Duluthians regardless of income.

We truly believe that everyone can build wealth and better their financial future with the right tools and the right encouragement.

For more information contact Rachel at 726-1665.

What to Know Before You Go!

Are you worried about going to or going back to school? Then join us for a round table discussion and information session discussing what to know before you go!

Tuesday July 26th from 6:00pm-8:00pm at Community Action Duluth featuring guest speakers from Lake Superior College! Childcare and dinner provided.

Topics Include: Planning for and handling emergencies, effective communication techniques with professors, peers and advisors, alternative transportation methods for commuting, family support, time management, tutoring and study expectations, financial aid and budgeting.

RSVP to: Maggie Campe 726-1665 or maggie@communityactionduluth.org

Top 10 Soft Skills in Demand

Excerpts from Lina Chau at Live Career

Degrees and credentials are important but the development of "soft skills"—skills that are more social than technical are a crucial part of fostering a dynamic workforce and are always in high demand.

We have all gained skills from past jobs, responsibilities, life experiences and interests. You may even have hidden skills that, when identified, can be added to your resume and help you become a better contender in your job search!

Here are the top ten soft skills in demand for today's job market:

1. **Communication Skills** speaking, writing, presenting and listening
 2. **Computer Literacy**
 3. **Interpersonal Skills** ability to work in teams/collaborate
 4. **Adaptability** ability to learn new tasks
 5. **Research Skills** ability to look in-depth at issues from multiple perspectives
 6. **Project Managements Skills** organization, planning, implementing tasks for/with others
 7. **Problem Solving Skills**
 8. **Process Improvement Expertise** changes in efficiency or style you've implemented
 9. **Strong Work Ethic**
 10. **Emotional Intelligence** social awareness and self-management
- Check in with one of our career coaches to test your soft skills and build your resume!



The Art of Raising a Money Superstar

Brought to you by Dave Ramsey

One thing parents know for certain, they don't want their kids to make the same mistakes they did. That's especially true for money mistakes.

Most of our money mistakes are due to a lack of education. Did your parents take the time to teach you about how money works? Even if they did, you've probably discovered some holes they glazed over and thought in disbelief, *How did they forget that?!* The good news? You can stop that cycle by teaching your kids, no matter what age, how to handle money with success! Here are a few tips.

Embrace the Process: When you start out educating your kids about money, understand that it will be a process. In your early lessons, you'll teach your little one the value of working and saving by paying for small jobs. Congratulate them with high-fives and pay immediately. Keep it visual by putting coins and bills in a

clear container. That way they can see how their money adds up.

When your child gets a bit older, think about paying them a commission for doing chores. If they do the work, they get paid. It's a good way to teach personal responsibility. Include fun ways to help them think about budgeting by helping them designate a certain amount of their money for saving, spending and giving.

As your child becomes a teen, think about opening a savings and/or checking account for them and teach them how to balance a check book. If they have a part-time job, keep encouraging them to budget by savings, spending and giving and discuss larger purchases with them.

Healthy Habits, Healthy Finance: Some kids go to extremes with their money. Extreme spenders may need to learn the value of money by setting savings goals and working towards them, while extreme savers often operate out of fear and need to learn it's okay to spend and give. Even extreme givers have to find a balance so they learn to support themselves with-

out giving all of their money away.

As a parent, you may have to learn some new habits as well. If you buy your kids whatever they want, you're not teaching them to be anything but spoiled. The world doesn't work that way and they could have a lot of trouble later in life if you don't set limits and say no once and a while.

When your kids spend their money, you don't have to allow them to buy the latest gadget they see on tv. Part of being a good money manager is making wise purchasing decisions and you have every right to deny purchases of music, video games, etc. that you don't approve of.

The Payoff: So what will you get for all of your trouble and all of their tears? You'll get a responsible adult who knows how to manage money, how to live on what they make, who isn't afraid to work and has a generous spirit! In other words it is TOTALLY worth it!

If you want additional help learning these skills yourself or guidance in teaching money skills to your little ones, set up an appointment with one of our financial coaches today!



Join us for a **FREE** class focusing on financial topics including homeownership

Community Action Duluth
19 North 21st Avenue West
Duluth, Minnesota 55806
218.726.1665

www.communityactionduluth.org

Engaging the community to end poverty

Next Class:

Tuesdays August 2–September 20
6:00pm–8:00pm

Call to register: 726.1665

Food and Childcare provided!

3 Ways to Make Summer Count

Brought to you by Dave Ramsey



Distraction is the greatest enemy of a person with momentum. And it's easier than you think to get distracted once summer hits. People start to talk about vacations, kids not being in school, laying out and getting a tan—all the fun stuff that we look forward to each year. When you have been working hard at paying off debt or sticking to your budget for a few months and then start to relax, you can have a hard time refocusing.

Remember this: money, is money, no matter what time of year it is. Overspending will get you into trouble just as much on February 19, on June 7, or on October 10, as it will just before

the holidays hit. As far as spending goes, you must be as indifferent toward the season as your money is. Here are some ways to churn forward without losing your momentum this summer:

Look at fun as an activity, not a lifestyle change: It's all right to make summer plans that cost money but remember that doing so doesn't mean you check out from life or your budget.

Set a smaller, short term goal to get you through: Establish a secondary goal to accomplish something by the end of the hot months—even if its very small.

The work-fun exchange: Mark a date on your calendar near the end of the season. Between now and then, whenever you do something fun or work-oriented do the opposite to balance it out. If you pick up an extra shift, follow the next day by visiting the pool and vice versa. This helps maintain a balance and a one-for-one focus.

No matter how great the temptation, you are the one who chooses to spend or not to spend. You make the call on whether a bad money move deflates your momentum or fires you up to keep attacking your debt; keep your fire lit!