PSU Family Eligibility
Families enrolled in the program share these characteristics:
- Marathon County residents
- Income at or below 200% of the Federal Poverty Guideline
- Dependent child in the home
- One or more adults currently employed, in W-2 program or attending school

Participants Commit To:
- One year participation
- Attend financial literacy courses
- Meet with program coordinator on a regular basis, minimum of once per month
- Being motivated to make a change, learn new skills and money management strategies
- Attend financial education events

Families Achieve Financial Stability Through:
- Repairing their credit
- Tracking their spending
- Use of community resources
- Developing LIFE skills in budgeting, banking, credit and the importance of saving
- Attending financial education events

Save Big Bucks by Staying Healthy

The weather is changing and cold and flu season is upon us. That means there are more visits to the doctor’s office, money spent on medicine, missed days of work, and generally wasted days. Did you ever think about how a healthier lifestyle can save you money? You can avoid the expenses that come with health issues by making an effort to live healthier.

**Healthy Diet** – Excessive consumption of refined sugars, processed foods, and preservatives can weaken your immune system and may lead to more frequent illness.

**Look for Healthy but Economical Options** – Swap healthier fresh items for much cheaper frozen or instant options, such as frozen berries, instant oats, and canned salmon.

**Trade the Gym for Outdoor Exercise** – Physical fitness is important. It can be difficult to exercise on a budget. Consider purchasing minimal equipment to work out in your home such as dumbbells, elastic bands, jump rope, etc. Push-ups and sit-ups require no equipment at all.

**Sleep** – Your immune system relies on sleep to stay healthy. The average person requires 7-8 hours of sleep per night. If you are sleep deficient, then your body may become more vulnerable to sickness and infections.

**Unhealthy Habits** – Bad habits like smoking and excessive alcohol consumption can also weaken your immune system and your financial well being.

Need Help With Rental Assistance??

**Section 8 Housing will be accepting applications**

Monday October 31st 8:00am through 4:00pm Friday November 11th, 2016

For more information please contact
Connie Umstead
Program Coordinator
608-519-8067
cumstead@cclse.org
Hosting a Thanksgiving dinner is no frugal affair, however. Turkeys aren’t cheap, nor are all of the fixings and the décor. So how can you manage this event without busting your budget and your sanity?

Delegate Thanksgiving Duties
Ask family and friends to bring a single side dish or salad. It’s also a great way to blend family traditions.

Take Inventory of Ingredients
If you’re cooking the bulk of the meal, first take inventory of what you already have in your pantry. Check sales, perhaps frozen may be cheaper than canned, or a store-brand turkey might be cheaper than a more expensive brand.

Only Buy What You Need
If you’re only cooking for a few people, you don’t need an entire turkey. Buy just the breast instead. Stick to the basics – mashed potatoes, cranberry sauce, and an easy vegetable.

Borrow Supplies From Friends
Don’t go out and buy furniture or dishware for the event. Instead, turn to friends and neighbors and see what you can borrow.

Use Your Thanksgiving Leftovers
Turkey combined with leftover roasted potatoes and onions for a turkey hash. Sweet potatoes can be blended with chicken broth and cream for bisque. Leftover dinner rolls and turn into a savory or sweet bread pudding. Leftovers from the veggie tray can be transformed into a tasty stir fry. The possibilities are endless!

There Is Still Time To Register For “LET’S TALK TURKEY”
Tuesday November 8th
3:30 – 5:00 pm at Catholic Charities
Call 608-519-8067 to register

CALENDAR OF EVENTS

Letters to Santa
Mon., 11/21/16 – Fri., 12/16/16 @ MCPL Wausau
Children of all ages are invited to write a letter to Santa Claus! Beginning November 21, parents can pick up a form at our Wausau Headquarters or at our Edgar, Hatley, Marathon City, Mosinee, Rothschild, Spencer or Stratford Branches. Children can then drop off their completed letter in Santa’s Mailbox at one of those locations any time through December 16. The library will send all the letters up to the North Pole and children can expect to receive their responses by mail in early December! For more information call 715-261-7230.

Thanksgiving Family Story Time
Tue., 11/22/16, 10:30am – 11:30am @ MCPL Rothschild
Come to this special Family Story Time that revolves entirely around the Thanksgiving holiday! We’ll read Thanksgiving-themed tales, sing songs and make a fun Thanksgiving craft. Free and open to the public, with all craft supplies provided. For more information, call 715-359-6208.

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- Have you signed up for the 2016 Financial Literacy classes that are offered through the UW Ext.? It is a requirement of PSU clients to attend the following classes:
  - Credit Re-Boot
  - Rent Smart
  - Stretching Your Food Dollar
  - Making A Plan - Budgeting