



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# IDA PROGRAM NEWSLETTER

YMCA Young Adult Services

November–December 2011

INSIDE THIS ISSUE: SAVING MONEY DURING THE HOLIDAY SEASON

## PARTICIPANT SPOTLIGHT: TERRELL ROSETTI

Terrell is a stellar example of what an IDA participant can accomplish with dedication and determination. He admits that it required a lot of discipline on his part to save money, but that he was able to persevere in developing health financial habits because he wanted to purchase “something that resembled his success.” Terrell ultimately used IDA funds to buy a car.

Terrell’s purchase required more than just consistent savings—he also had to pay off old tickets in order to maintain a valid driver’s license. Yet it seems that this extra effort on Terrell’s part has made an extraordinary impact on his life as a whole. He now believes that “no matter where you come from, if you work hard, you can succeed,” a motto that informs his work in the Downtown Seattle YMCA’s Alive and Free program, where he reaches out to at-risk, gang-involved youth. Terrell has also used a portion of his IDA funds to start his own screenprinting business through Washington CASH.

As for newer IDA participants, Terrell advises them to keep in mind that every dollar counts. He also encourages those in the program to “be grateful for the opportunity, never give up,” and, of course, to “take advantage of the incentives!”

## \*\*\*\*\* SPECIAL EVENTS \*\*\*\*\*

- Please join us **TUESDAY, NOVEMBER 8, 3:45-6:00PM**, on the **third floor of the 2100 Building**. Art with Heart will have supplies for working on projects focused on **POWERFULNESS** in your life. Projects will be featured in the Triangle Gallery on First Thursday; you will have the opportunity to keep 50% of the sales. — *IDA participants will earn \$25 incentive for attending!*
- We’re having a Thanksgiving dinner on **THURSDAY, NOVEMBER 17, 4:00-6:00PM**, at the **2100 Building**. Come for **FREE** food, raffle prizes, and games!
- Celebrate the season with the YMCA at our Holiday Party on **THURSDAY, DECEMBER 7, 5:00-7:00PM**, at the **2100 Building!**

## PARTICIPANT SPOTLIGHT: JESSICA KOSHNEY

Jessica joined the IDA program in November 2010. She says that participating in the IDA Program has helped her learn about money management. The financial education she has received “has made me more responsible with my money...I think twice about getting a cup of coffee or going out to buy my lunch when I can make something at home.”



*Jessica and her Nissan Altima*

Jessica used her IDA matched funds to purchase a 2004 Nissan Altima. Before making her purchase, Jessica explains that it was a “huge inconvenience” to arrange for transportation to and from work. Now that she’s made her purchase, she reflects that “this car has helped me in my life in so many ways.” Her asset also helps reinforce the money lessons she learned in the Program: “I have to pay car insurance every month and put gas in the tank almost every week, [and] I have to make sure I have enough money for these things.”

Her long-term financial goal is to increase her financial security, which for her means “not living paycheck to paycheck” and having an emergency fund for unexpected car repairs or medical expenses. As for new IDA participants, she encourages them not to “give up or settle for a car that you don’t really want [even though] it can be hard looking for a good car.”

## FAREWELL BID FROM BUKKY AND KEVIN!

*The IDA Resource Specialist position at YAS has been filled through AmeriCorps VISTA and is now, starting this year, filled through AmeriCorps State (Washington Service Corps). AmeriCorps positions involve a one-year commitment of service, after which a volunteer can reapply for the same position or turn over their responsibilities to a new volunteer.*

*November 11, 2011, is Bukky's and Kevin's last day of service with YAS. In Bukky's own words:*

You all have made my year of service unforgettable, and I will cherish the moments I got to spend with you all, from the drop in visits, to running into you at events, to the one-on-one meetings, and to various workshops I've had the pleasure of facilitating.

Thank you for an inspiring experience, for sharing your stories, tips, and ideas in our workshops and daily conversations. Your stories have enabled us to revamp how we deliver our materials on budgeting, purchasing assets (Education, Car, Computer, Housing, and Healthcare) to you. You all should be proud of yourselves. Saving money is not an easy task, but you all have remained determined, and through your actions (earning incentives, communicating with us, informing us when you are experiencing changes, attending workshops, and depositing into your accounts every month) you have planted a seed of financial literacy that will definitely bloom and yield fruitful results in your future. That house you have your eyes on, that car you've dreamed off, with the interior that you've picked out, that school you want to attend, that country you've always wanted to visit will be achievable because of the changes you've made now! So kudos & high 5!

## INTRODUCING...CARMEN AND ERICA!

*September 1 is the usual start date for AmeriCorps terms of service, but not everyone starts at the same time! Carmen, one of the new AmeriCorps volunteers, began working alongside Bukky and Kevin in September. Erica, who was given the amazing news that she would be joining this fantastic team just a few weeks ago, started on October 4. Since then, Carmen and Erica have been meeting staff and participants and learning how to lead workshops from the irreplaceable Bukky and Kevin. Both have also attended some trainings to help prepare them to take on full responsibilities as IDA Case Managers.*



**Carmen Benway** has lived in Seattle for twelve years. She did Running Start for two years through Edmonds Community College and earned her A.A. in Business Administration before transferring to the University of Washington. In 2010, she earned her B.A. in International Studies. Last summer, Carmen served as an AmeriCorps VISTA at Cleveland High School where she built a college and career prep curriculum for high school juniors and seniors. She is excited about starting this AmeriCorps term at YAS before working toward her M.A. in Social Work. In the future, she would like to practice social work internationally.



**Erica Freeman** grew up in New Jersey, but has lived in the Seattle area for almost three years after spending time in Massachusetts, Maryland, and Indiana for school. Erica considers herself incredibly fortunate for the opportunities she had as a child to spend time in other countries through her mother's church. Before the age of 10, she had visited the Ukraine, Russia, South Korea, and the Philippines. These experiences changed her life forever, instilling her with a love of travel, a desire to break out of her comfort zone whenever possible, and a passion for service work. Prone to asking questions and testing assumptions, Erica earned her B.A. in Philosophy and the Classics from St. John's College. During and after college, Erica found ways to volunteer as an English teacher in China, Japan, and India, and completed a five-week peace walk through the South- and North-west with Buddhist monks. In the years since moving to Seattle, Erica has (finally!) discovered what she wants to do when she grows up: live a life of service through psychology and social work, both domestically and internationally. Since making this discovery she has volunteered on an eating disorder helpline and is training to volunteer on the King County Crisis Line. She is thrilled to continue on her career path by leading life skills workshops at YAS!

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## CONTACT INFORMATION

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## SAVING MONEY DURING THE HOLIDAY SEASON

*Saving money during the holidays?! – sounds ridiculous, doesn't it? For most Americans, falling into debt or getting deeper in debt seems to be almost a "given" during end-of-the-year celebrations. But does it need to be this way? With a bit of creativity and resourcefulness, you can use November and December as a time not only to continue saving money but also to develop traditions and practices that reflect your values.*

Consider the "typical" American trend: wait to buy gifts for friends and family until the holiday season without creating a budget to save for those purchases, buy so many gifts for everyone that you need to use your credit card, and participate in so many gift parties that you end up buying presents for people you don't really know. No wonder we associate the holidays with debt! I don't think anyone really likes this trend. After all, we usually end up feeling guilty or stressed in January, once our credit card statements start rolling in. By following this trend unquestioningly, we also risk making the holidays more about being indulgent than about family and gratitude.

Here are some tips for saving money during this season of celebration:

- \* **Decide whom you want to buy presents for, and set a spending limit for those gifts.**
- \* **Communicate your holiday spending plan with friends and family, that way no one is surprised. Perhaps others in your life will be inspired to make their own holiday spending plan.**
- \* **Make unique presents at home, rather than buying something from the store.**

Read on for creative gift ideas!



## HOMEMADE HOLIDAY GIFT IDEAS

*We've gathered a collection of ideas that you can use for making gifts at home. If you try out one of our suggestions, let us know how about your experience! You may find that making rather than buying some presents offers you an unexpected opportunity to exercise your creativity and give someone you love something that reflects your relationship.*

- \* **Look through children's books in your home or library for pictures that look like your friends or family members. Photocopy them, color them in, and create construction paper frames for the pictures. Attach a special note.**
- \* **Make a personalized calendar for parents, new students, or other busy people in your life. You can add pictures of special people or events, throw in some quotes, add important dates, insert the schedule you know they follow, and add reminders to do something fun!**
- \* **Make hand warmers for the colder months. Use wool, cashmere, or felt as if you were making a bean bag, but fill it with ceramic pie weights. To use, just microwave the hand warmers for a few minutes to warm them up.**
- \* **Have a potluck holiday meal, and ask each person who brings a dish to also bring a copy of the recipe for everyone else who attends. As an activity before or after the meal, assemble recipe booklets from the recipes everyone contributes. Each attendee gets a booklet as a parting gift.**
- \* **Make ingredient jars for cookies or brownies by filling jars with layers of different dry ingredients for your favorite recipe. Add a note with the recipe instructions. Create your own theme for the jar by decorating it with ribbons, glitter, or magazine cut-outs of your choice.**
- \* **Create a memory jar for a loved one, especially an older person in your life. Together with others who also know this person, try to come up with 365 memories or pictures to fold and put in the jar. For the next year, the recipient can pick out one each day to reflect upon.**
- \* **Give a gift of your time through service. Know a parent? Offer them with a few nights of free babysitting or homework help. Know someone with a car? Promise them a couple of free car washes. Know someone older who has difficulty moving around? Offer them a week or two of help with house cleaning or other chores.**

Do you have any ideas? Share them with us!

## HEALTHY FOOD HABITS THAT SAVE MONEY

*In the Working Your Money class, we teach you to spend 1/3 or less of your income on food costs by suggesting that you cook your own meals regularly, choose to have a potluck with friends rather than eat out, and pack your own lunch for work, school, or day trips. Here are more tips that can help you save money on food. (As an added bonus, keep in mind that almost anything you cook at home is going to be healthier than what you would order out.)*

**Make your own coffee.**—If you do go out for coffee, have a budget of how much you can spend on these outings. Commit to staying within the spending limits you set.

**Choose a day each week when you will always cook.**—Make extra food on the day you cook so that you have leftovers for the next few days. Reward yourself for meeting this goal by selecting another day when you'll eat out.

**Make double or triple quantities of your favorite recipes, and save the extra in your freezer.**—On busy days when you just don't feel like cooking, all you'll have to do is warm up something from the freezer rather than ordering out. This works especially well with soups, **such as the recipe below.**

**Be an extreme coupon-er.**—Plan the meals you'll make each week around what's on sale at the grocery store. You can plan ahead by looking at the flyer. You can also find manufacturer's coupons in magazines and online. Combine these coupons with grocery store sales, and you'll be able to buy some items for next to nothing!

**Eat regularly, especially before you shop.**—Eat breakfast so that you don't find yourself starving later and tempted to buy food impulsively if it's not in your budget. Similarly, try to eat before you go to the grocery store so that you're not tempted to buy everything in sight.

## SWEET POTATO BLACK BEAN SOUP WITH KALE

### Ingredients:

- 1 1/2 quarts of vegetable or chicken broth
- 1 1/2 tablespoons of olive oil
- 1 large onion, diced
- 1-2 bunches of kale, leaves removed from stems and ripped into small pieces
- 2 large sweet potatoes, cut into chunks
- 1-2 cans of beans, drained and rinsed
- 1/4 cup of maple syrup
- 1/2 teaspoon of cayenne pepper
- Salt and pepper to taste

### Instructions:

1. Put the broth in a large pot on high heat to boil.
2. While the broth is heating, sauté the onion in the oil in a pan. When it starts to turn golden, add the kale pieces and sweet potato chunks. Keep this mixture in the pan for about 5 min.
3. Add the onion, potato, and kale mixture to the boiling broth. Allow the new mixture to boil for 5 min., then turn the heat down to a simmer. Cover the pot with a lid.
4. Allow the soup to simmer until potato chunks are as tender as you like. Then stir in the beans, maple syrup, and seasonings. Allow everything to heat together for 5 min., then remove from heat. Enjoy!

## IDA PROGRAM STATISTICS

TOTAL MATCH FUNDS USED.....	\$174,617
TOTAL PARTICIPANT FUNDS USED.....	\$87,309
TOTAL PURCHASES MADE WITH MATCH FUNDS.....	219
TOTAL PARTICIPANTS WHO HAVE PURCHASED.....	88
TOTAL ACTIVE IDA PARTICIPANTS.....	89

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**The IDA Program serves foster youth, ages 17-25. The Center for Young Adults provides support in the areas of employment, education, housing and life skills. The YMCA of Greater Seattle strengthens communities through youth development, healthy living and social responsibility.**

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### DON'T OPEN DEPARTMENT STORE CREDIT CARDS THIS HOLIDAY SEASON

You might be tempted to open up credit card accounts at the stores where you want to purchase holiday gifts, but think twice before turning in an application!

These cards seem attractive because they are advertised as the gateway to special cardholder-only sales or financing offers. Be aware that there is a catch to these deals!

Most store cards have very high interest rates. If you're not careful, using these cards can cost you *more* money than not using them, even taking into account the special offers.