

KV CAP Connector

Building Stronger Individuals,
Families and Communities

Kennebec Valley Community Action Program

Issue: Winter 2019

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Donations bring holiday cheer to Teen Center members

For many teens, the holidays are a time for celebrating - spending time with family, eating special food, and of course, giving and receiving presents. But it can be tough when your family is struggling just to get by. Sometimes there simply isn't any money left after the bills are paid. This can make the holidays feel downright depressing, especially when you see your peers with all of their shiny new things.

This year, thanks to many generous donors, our South End Teen Center members had a holiday to remember. Especially Madison, an easy-going boy who is not one to sit behind a screen. His favorite thing is to be active and to spend time playing outside. Among the many gifts he received, the biggest hit was a new mountain bike!

"I love my new bike," said Madison. "I felt really happy getting all of the gifts because I almost didn't have a Christmas this year."

The Faith Evangelical Free Church in Waterville requested wish lists from our teen members. They donated Madison's mountain bike and many other desired items for other members, along with 4 large food baskets. The Healthy Waterville Action Team donated an additional 15 food baskets, providing enough holiday fare for all of the members whose families were strapped this season.

The Waterville VFW Post #1285 contributed 15 Mid-Maine Chamber gift cards for our members. This had the double benefit of giving the teens the opportunity to shop for themselves, while also supporting local businesses.



Anna (staff) and Madison (member)

A neighbor donated gift bags with an array of personal hygiene products, and a former staff member provided some much-loved new brand name clothing. In addition, the Teen Center received over \$2,000 in monetary donations, which help support the enriching activities it offers daily throughout the school year and during the summer.

We are so grateful for the outpouring of support, and for giving our teens the chance to experience the magic of the holiday season. Thank you for reminding them that they, too, are valued members of our community!



www.kvcap.org

Fuel Assistance: Fact or Myth?

To qualify, I must live at or below 150% of the federal poverty guidelines. FACT and MYTH!

If a household member is over 60 or under the age of 2, you can earn up to 170% of the poverty guidelines.

The only fuel you can receive is oil. MYTH!

If you are approved for a fuel benefit, you can receive oil, wood, pellets, kerosene, propane, or another fuel source.

I need to own my own home. MYTH!

You may qualify for fuel assistance if you own or rent a single or multi-family home, a mobile home, or an apartment - even if the apartment is heated or subsidized.

I can apply over the phone. FACT!

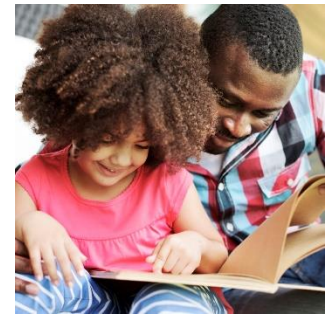


You can make your appointment online or by phone, and you can complete your application by phone or in person.

For more information call 859-1500 or visit www.kvcap.org

Parenting challenges? Take a class!

Anyone who says parenting is easy probably never raised a child! Yet parenting may be the most important job a person will ever have. No matter the age, from infancy to the teen years, each stage comes with its own needs, challenges, and rewards.



At KVCAP, we offer a variety of classes that focus on parenting different age groups. Sessions are held in multiple locations throughout Kennebec and Somerset counties. We also offer classes for parents who want to learn ways to decrease the negative effects of separation and divorce. And we even have a program designed specifically for dads!

If you are interested in learning more or want to sign up for a class, contact Kristen (Somerset County) at 859-2520 or Sarah (Kennebec County) at 859-1588 or visit us at www.kvcap.org.

Financial coaching leads to successful home ownership

Amanda and Ben had been living together for 3 years and wanted to buy a house, but they held separate bank accounts, had no spending or savings plan, and felt a bit uncomfortable talking about money with each other. Amanda is a KVCAP employee based at Educare, and she knew that KVCAP offered financial capability coaching. She and Ben decided to reach out for some help so they could begin planning their future.

Meeting with Lynne, their financial coach, was just what they needed. She offered a safe environment where they both reviewed their credit scores and discussed ways that Amanda could rebuild her credit. Together they created a budget, reviewed their income, and made a plan to purchase home.

“We both worked hard to clean up our credit. We are sticking to our budget and have even started a savings account,” shares Amanda. “Lynne’s coaching helped us incredibly as a couple, financially and personally. It was so constructive to have everything laid out in front of us in a non-judgmental way.”

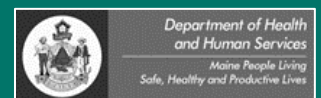
Best of all, Amanda and Ben recently purchased 3 acres of land and a brand new double-wide mobile home, just in time for the holidays.

Amanda shares, “I know for certain that we would not be this far ahead without financial coaching. This isn’t something we learned in school. Having an expert to guide and teach us took the guesswork out of learning to live within our means, set goals, and find success!”

For more information about KVCAP’s Financial Coaching and Homebuyer Education services, please contact Laurie at 859-1637 or visit www.kvcap.org.



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