Credit & Money Management

Managing your budget and maintaining good credit are key to your financial well-being. Having a strong financial outlook is no accident and the people who have the strongest credit receive preferred interest rates and are able to negotiate better prices and contract terms for larger purchases like cars and homes, sometimes saving thousands of dollars.

The first step is to know what is on your credit report. Your credit report tracks your credit and other financial history and assigns a score to your performance in several key areas, notably your debt-income ratio (how much you owe vs how much you earn), your promptness with repaying your debt and the usage of your available credit. Each of the credit reporting bureaus use a different formula (or algorithm) to calculate your score which they do not reveal, however, they do provide general guidelines you can follow to improve or maintain a positive score.

You can learn more about credit management by visiting each of the three largest credit reporting bureaus (Equifax, Transunion and Experian) and you can order a copy of your credit report from www.annualcreditreport.com. Armed with your current status, take steps to address any concerns with your credit report and dispute items that are included in error. It may take time to improve, particularly if you’ve had struggles in the past, but the time invested will be well worth it in the long run.

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continued inside
Summer Youth Employment

Job Club
For adults (over 18 years old), join OHA’s Job Club for employment assistance or skill-enhancing job training. This invaluable supportive program is open on a continuous basis to help you maximize your employment opportunities. For more information call (510) 587-5127.

Credit & Money Management

In addition to proactively managing your credit, you should also take charge of your budget. For most people the cost of goods and services increases at a faster rate than income, making it harder to afford the same expenses over time. Take a long, honest look at your budget. Where is all your money going? Make a list of your expenses and track your spending for one month. Don’t forget to also include expenses that only roll around once a year, such as summer vacation and camps or vehicle registration, then divide that by 12 to get the monthly cost. Also consider setting aside money for unplanned expenses like medical fees or vehicle repairs. Identify areas you can cut back on by separating your wants from your needs.

With technology, there are new ways to reduce certain household expenses. By taking a little time to research phone, internet and cable services, you could potentially save a couple hundred dollars a month or more. Here are a few examples:

**Alternatives to Cable TV**
If your cable bill is too high, then maybe it’s time to reconsider whether paying for the same old reruns is still a good idea. Here are some great ways people are cutting their cable bill and replacing it with something lower.

**Sling TV**
Sling TV is basically cable TV through the internet.

**Streaming services.**
Streaming services such as Netflix, Hulu, and Amazon Prime all have large libraries of shows, movies, and children’s programming available to stream from the internet.

**HD antenna**
An HD antenna is the same as your old rabbit ears except that the reception is better.

**Oakland Public Library**
The public library is amazing, not just for books, but for other things like TV shows, movies, and music. They even have movies that you can stream on your computer. And best of all, it’s free!

After reviewing your budget, if you find your expenses exceed your income and you are unable to pay a debt you owe, ask for help. Ignoring the problem will not make it go away. There are many community-based organizations available to assist you—for FREE. If you need assistance with credit or money management, contact the FCP department at (510) 587-5115 for resources.

**The Big 3 Credit Bureaus**
[www.experian.com/](http://www.experian.com/)
[www.transunion.com/](http://www.transunion.com/)
[www.equifax.com/](http://www.equifax.com/)

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**FCP & OHA Summer Youth Programming**

If you are looking for something new and exciting for your family this summer, try some of our many Bay Area parks! Parks offer a wide range of activities and adventures that are sure to match any interest.

**OHA Summer Youth Program**
OHA proudly presents the Summer Youth Program with fun-filled activities and field trips for OHA youth ages 5-14. Snacks and lunch are provided free of cost. The program will be held at two locations: Lockwood Gardens (1327 65th Ave) and Peralta Villa (935 Union Street), Monday through Thursday; 10am-4pm from June 11th to August 9th. To pre-register please call the FCP Department at (510) 587-5115.

**OHA Free Summer Lunch**
Free summer lunch will be provided at Lockwood Gardens and Peralta Villa for kids ages 0-18. Monday through Thursday: June 11th to August 9th.

**Camp Mendocino**
Camp Mendocino is a fun filled overnight camp. There are still a few spaces available for OHA youth ages 8-14 for July 10- July 19. Please contact Kim Shipp at (510) 587-5176 for more information about registration. The deadline to apply is May 31st.

**Boys & Girls Club Camps**
The Boys & Girls Club is committed to providing an enriching summer camp experience for every youth. Participants have the opportunity to discover new interests and talents, make new friends, learn to work and play together, and create life-long memories! The summer program will run June 11th through August 9th.

**National Night Out**
National Night Out is an annual community-building campaign that promotes police-community partnerships and neighborhood camaraderie while making our neighborhoods safer places to live. National Night Out helps bring back a true sense of community. This year it will be held on Tuesday, August 7. Visit the City of Oakland website for more information at [www2.oaklandnet.com](http://www2.oaklandnet.com).

For more summertime youth and family fun, visit [www.510families.com](http://www.510families.com), [www2.oaklandnet.com](http://www2.oaklandnet.com), and [www.510families.com](http://www.510families.com).
**Success Stories**

When Tanisha Cannon was 16 years old she became a single mother while living in a group home. Without support from her family, Ms. Cannon had no idea what would or could be in her future. However, she knew with hard work she could provide a stable home for her son, Tayvion. She became the first in her family to graduate from high school, and then continued on to college where she earned an A.A in Social Science. Eventually she graduated from Cal State University East Bay (CSUEB) with a B.A. degree in Sociology. Cannon was recently accepted to the Public Administration Master’s program at CSUEB and plans to spend the summer studying abroad in Brazil.

Ms. Cannon became very familiar with social services having grown up in poverty and living in group homes. She is passionate about improving the quality of services for those who are underserved. Ultimately, she wants to have her own leadership program for young men, with a focus on activism and change through policy. In addition to her educational achievements, Ms. Cannon recently secured a part-time position with the Oakland Housing Authority, as a Community Coach for the Jobs Plus Program.

Tanisha Cannon’s story is a testament to the value of hard work, determination and being ready when opportunity knocks! We congratulate her for all of her accomplishments in spite of the obstacles she has had to overcome. **Way to go Tanisha!**

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**RESOURCES**

**Spring Cleaning: Organize Your Important Documents**

When we think of spring-cleaning, we usually think of deep cleaning the nooks and crannies of our home and organizing our cupboards. However, spring-cleaning can (and should) include cleaning drawers and file cabinets and organizing important documents. Documents can be stored by keeping the physical files or scanned and saved electronically on a USB flash drive or computer. shredded anything you are not storing that has personal information (name, social security number, or bank account information). The list (and link) below is a guide to help you decide what to keep and for how long.

**KEEP INDEFINITELY/PERMANENTLY**

- Birth and death certificates
- Social security cards
- ID cards and passports
- Pension plan documents, retirement plan records
- Marriage license, divorce papers
- House deeds and mortgage documents
- Insurance policy (as long as policies are in force)
- Wills, living wills, and powers of attorney, burial instructions


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**YOUR VOICE**

**Q:** Do I really need Renter’s Insurance?

**A:** Renters Insurance is a good idea if you want to protect your personal property against loss from fire, theft, vandalism or other types of loss.

A property manager will typically have insurance to cover the building or common areas, but not the personal property of the tenants in each unit. If you encounter a loss, you will be responsible for replacing your own items at your own expense, unless you have the appropriate coverage for the type of loss. Fire, theft, earthquakes, floods, etc., each require different policies or riders. A professional insurance agent can help you determine the correct coverage for your geographic region and the right amount of coverage.

Purchasing insurance is probably less expensive than you may think. The average cost of a “typical” renter’s insurance policy—which the Independent Insurance Agents & Brokers of America defines as $30,000 of property/contents coverage, and $100,000 of liability coverage—is about $145 per year, or about $15 per month. While $15 may put a strain on your budget, you should weigh that against the cost of having to replace your furniture, electronics, clothing and other personal effects in the event of a crisis, such as a fire. In addition to coverage against loss, you can also get insurance to protect you from negligence.

Of course, there are some things that money simply cannot replace. For items with great sentimental value, like photos and other artifacts, it’s a good idea to make photocopies or scan them so they are not gone forever. You can also place items and important documents in a fire-resistant safe. And finally, in the event of a fire or other catastrophic event, regardless of whether you are insured or not, do not put your life in danger trying to save personal items—always get yourself to safety.

If you would like to submit a resident success story or have an idea for an article for our next issue, please email your information to ohacommunications@oakha.org.

**RAB Blog**

The Resident Advisory Board (RAB) would like to encourage you to exercise your right to vote! The RAB would like to remind community members of the importance of expressing your opinions, thoughts, and beliefs. If you are not registered to vote, you can register in person at a state or local government agencies, voter registration or election offices, or online at [www.registertovote.ca.gov](http://www.registertovote.ca.gov). To register to vote in California, you must be:

- A U.S. citizen;
- A resident of California;
- 18 years of age or older on Election Day;
- Not found by a court to be mentally incompetent, and;
- Not in prison, on parole, serving a state prison sentence in county jail, serving a sentence for a felony, or on post release community supervision (for more information on the rights of people who have been incarcerated, please see the Secretary of State’s Voting Rights for Californians with Criminal Convictions or Detained in Jail or Prison).

The last day to register for this year’s primary election is Monday, May 21, 2018. The Primary Election will be held on Tuesday, June 5, 2018. For more information, please contact the Alameda County Registrar of Voters Office at (510) 267-8683 or you can go to their website [www.acgov.org](http://www.acgov.org).
The Effects of Summer Learning Loss and How to Overcome It

Summer vacation is rapidly approaching, and as parents look for summer activities for their children, they should include activities that promote academic enrichment. Most students lose one to two months of the academic gains made over the school year during the summer where access to reading, math, and other learning material is less available. This phenomenon, known as summer learning loss, also referred to as summer setback or summer slide, disproportionately impacts students from economically disadvantaged communities where investments in summer learning programs are reduced or have been eliminated altogether.

According to the National Summer Learning Association, “when the school year ends, children in high-poverty environments struggle not only with basic needs like healthy food and safe places to spend their days, but with losing precious time during the summer months to continue their learning. The cumulative effect is a crisis in the making; by the fifth grade, summer learning loss can leave low-income students two-and-a-half to three years behind their peers. Students who fall behind over the summer are less likely to graduate from high school or go on to college.”

The National Association of Year Round Schools reports that the average student loses roughly 2.6 months’ worth of knowledge during the typical summer vacation. Attending school all year, whether in year-round school or via summer school, or participating in challenging academic programs such as specialty camps can help fill the gap created when school is not in session. Parents can also take the lead in ensuring their children get the stimulation needed over the summer by making learning fun and exciting. Here are five tips for free and easy ways to help your student retain what they’ve learned during the previous school year and reduce summer slide:

1. Research shows reading four or five books over the summer for middle school-level students has a positive effect on achievement during the following school year. (The number of books recommended varies by age and reading level.) Library trips work well for children of all ages. Most libraries also sponsor Read-a-Thons, where prizes and rewards can motivate kids to participate.

2. Use Math Every Day- Play math games like cooking and measuring in the kitchen

3. Get Outside and Play- Intense physical activities have positive effects on academic achievement (Journal of School Health 1997). Step it up a notch by playing games that challenge the imagination or teach about nature, biology or animals.

4. Write Every Week- Have your child write a weekly letter to you or to a relative, make grocery lists or keep a summer journal. Journal entries can also be repurposed down the line into essays for school.

5. Do a Good Deed- Students learn better and “act out” less when they engage in activities to aid in their social emotional development, such as community service, according to The Collaborative for Academic Social and Emotional Learning. There are no shortage of local organizations that need volunteers and older children can volunteer where they read to children or seniors, thereby opening two locks with one key.

Organizations are working to deliver high-quality summer learning opportunities to our nation’s youth that helps close the achievement gap and support healthy development. Parents are encouraged to seek out classes, camps and other programs that help fill the gap created when school is not in session. Parents can also take the lead in ensuring their children get the stimulation needed over the summer by making learning fun and exciting. Here are five tips for free and easy ways to help your student retain what they’ve learned during the previous school year and reduce summer slide:

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The Free Application for Federal Student Aid (FAFSA) is a form that can be prepared annually by current and prospective college students (undergraduate and graduate) in the United States to determine their eligibility for student financial aid.

- Students can submit a FAFSA® (Free Application for Federal Student Aid) as early as Oct. 1, each year they are requesting aid.

- Students will use earlier income information. Students are now required to report income information from the previous tax year using their own or their parent’s income. For example, on the 2017–18 FAFSA, students will report their 2015 income information, rather than their 2016 income information.

**Key dates to apply for FAFSA:**

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<th>FAFSA</th>
<th>Open</th>
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<td>2018-19</td>
<td>October 1, 2018</td>
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You can get more information about completing the FAFSA at StudentAid.gov/ffas

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**Rental Assistance Programs**

There are many community-based organizations that assist with rent challenges. To apply you will need to provide your current balance due, which may be a Notice of Eviction, tenant ledger, pay back agreement or court stipulation agreement. Most programs do not pay for legal or late fees and will require that you have the ability to pay your rent after the assistance.

- Catholic Charities of the East Bay (510) 768-3100 (applications taken on 1st & 3rd Tuesdays)
- East Oakland Switchboard (510) 369-6369
- Season of Sharing (510) 272-3700
- Catholic Charities of the East Bay (510) 768-3100 (referral line)
- East Bay Community Law Center (510) 238-6182
- East Oakland Housing Assistance Center (510) 238-6182
- Elder Care Alliance (510) 344-2800 (seniors 60+ only)
- East Oakland Switchboard (510) 369-6369
- Senate of Sharing (510) 272-3700 (automated phone screening)
- St. Vincent de Paul (888) 886-9660 (automated phone screening)
- Senior Assistance Program (510) 638-7600 (seniors 60+ only)
- Spectrum Community Services (510) 881-0300 extension 216
- Season of Sharing (510) 272-3700 (referral line)
- Spectrum Community Services (510) 881-0300
- St. Vincent de Paul (510) 768-3100 (tenant rights)
- St. Vincent de Paul (510) 238-6182
- St. Benedicts (510) 632-1847 (East Oakland residents)
- StudentAid.gov/fafsa

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**Teen Scene**

**FAFSA**

**Upcoming FAFSA Deadlines:**

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**Education & Youth Programs**

**Organizations that assist with rent challenges:**

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- East Oakland Switchboard
- Season of Sharing
- Catholic Charities of the East Bay (referral line)
- East Bay Community Law Center
- East Oakland Housing Assistance Center
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- St. Vincent de Paul (tenant rights)
- St. Vincent de Paul (East Oakland residents)
- StudentAid.gov/fafsa
Illegal Dumping

Imagine having a brand new bed. A king size mattress with big fluffy pillows, cool crisp sheets and a cozy new comforter. You just saved up the money to invest in the perfect bed for a good night’s sleep so you can wake up each morning well-rested and refreshed. Now, imagine you have hauled your old mattress and bed frame away and paid the recycling center to accept these oversized items. If your money is already tight, the extra dollars to properly remove your waste might be a tough pill to swallow, however, the alternative of taking it somewhere and dumping it is not an option you should ever consider.

Illegal dumping is the practice of abandoning your waste in areas or receptacles that are not designed for the items being deposited or paid for by the person doing the dumping. Illegal dumping is a crime and while penalties vary, they can range from fines to jail time. If you already have a criminal record, this could be considered a parole or probation violation, depending on the nature of the dumping.

Waste can be hazardous to the health of humans, animals and the environment. Dumping items in areas outside of those authorized for specific types of waste should not be used, as they are not properly staffed to handle the trash and there are no systems in place to mitigate the germs, rodents, or disease that could result. In addition, when poisons and toxins such as medicines, chemicals, oils and other substances are introduced into the environment, not only does it make its way into our waterways and drainage systems, but animals consume the waste which is then spread throughout our ecosystem.

The challenge of stopping illegal dumping has grown significantly in recent years. The City of Oakland reports Oakland Public Works crews cleaned up approximately 29,000 piles of illegally dumped garbage in 2016, a 100 percent increase from just five years ago. In addition to being unsightly, this problem is costly, creating a condition where City leaders are forced to redirect vital funds to address this issue rather than applying those resources to other services.

Illegal dumping impairs peoples’ ability to take pride in their neighborhood. The cumulative effect is urban decay and businesses often choose to not make investments in those communities, limiting the job opportunities available, until what remains are blighted neighborhoods with shrinking employment and growing poverty.

There are many ways to properly dispose of waste, old appliances, electronics and other household items while also avoiding breaking the law. The City of Oakland offers an array of resources for where to go, who to call or how to arrange for large and small items to be removed. Some ways may have a cost associated with them but the cost of doing the right thing pales in comparison to the cost of breaking the law.

To learn more or to report a problem (and potentially earn a reward in the process), visit the City of Oakland website at http://www2.oaklandnet.com/government/PWA.

Schedule a Bulky Waste Pickup or Rent a Debris Box

Call Waste Management of Alameda County at (510) 613-8710. For information about available services or eligibility for Oakland residents’ free annual pickup, visit: www.oaklandrecycles.com

Take Reusable Items to be Recycled

Visit RecycleWhere.Org to discover how and where to recycle your junk.

Subscribe to Adequate Trash Services

Call Waste Management of Alameda County at (510) 613-8710 for information.

Haul It Yourself to a Disposal Facility

Davis Street Transfer Station, San Leandro, call for hours and fees at (510) 638-2303 or visit www.dgardencenter.com

City of Berkeley Transfer Station, call for hours and fees at (510) 981-7270 or visit www.ci.berkeley.ca.us/transferstation

Drop Off Electronics & Hazardous Waste

Call for guidelines and hours: (800) 606-6606 or visit www.household-hazardous.org

Alameda County Household Hazardous Waste Facility: Residents and small businesses can dispose of hazardous wastes such as paint, solvents, batteries, light bulbs, automotive fluids, pesticides, needles, medicines and more.

More Information on Reuse & Recycling

Call Oakland Recycles at (510) 238-7283 or visit www.oaklandrecycles.com

Recycle Your Mattresses

Schedule a Bulky Pickup, see above, to have mattresses removed.

Take your old mattresses to DR3 Recycling: 9921 Medford Ave, Oakland or visit: www.mattrescrecycling.us
Visit the Board of Commissioners web page for Board meeting schedule, agendas and minutes at http://www.oakha.org/boc.html

SAVE THE DATE!

REGISTER TO VOTE

Registration Deadline
The deadline to register or re-register to vote for any election is 11:59:59 p.m. Pacific Time on the 15th calendar day before that election.

https://registertovote.ca.gov/

Language translation services are available in 151 languages at all offices at no cost.
Los servicios de traducción en 151 idiomas están disponibles en todas las oficinas sin ningún costo.
Trường chính thông dịch đầy đủ cho 151 tiếng nói miễn phí cho quy vị đang có tay nhử vắng phòng gần đây.
所有辦公地點都會免費提供151種的外語翻譯服務。