



April 2019 Monthly Newsletter

Check out what's new and exciting at Origin SC this month!



Success has been reached...
By doing things the ORIGIN WAY...

Every month the amazing staff at [Origin SC](#) is helping individuals and families become first time homebuyers. We're proud to be a part of the momentous accomplishment in our clients' lives.



This could be YOU! Contact [Origin SC](#) today to start making your dreams of homeownership a reality.

For [Financial Coaching](#) and workshops, please visit our website www.originsc.org or contact

Attend a FREE Origin SC Workshop

North Charleston
(Main Location)
4925 Lacross Road, North Charleston,
SC 29406

Credit Improvement:
May 7, 2019

Intro to Homeownership:
May 4 & 16, 2019

Making Ends Meet:
May 9, 2019

First Time Homebuyer:
June 15, 2019

Dorchester Prosperity Center
222 Old Trolley Road,
Summerville, SC 29485

Intro to Homeownership: May 23, 2019



For additional dates and locations,
please visit our website :

www.originsc.org/classes

April is Financial Literacy Month!



Did you know that of all countries in the world, America ranks 8th in financial-related stress? Perhaps it can be due to lack of education. In a recent study, two-thirds of American adults could not pass a basic financial literacy test. Do you think you could pass? Let's see...

1. True or False: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.

2. Suppose over the next 10 years the prices of things you buy double. If your income also doubles, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?

3. Suppose you need to borrow \$100. Which is the lower amount to pay back: \$105 or \$100 plus 3 percent?

4. Suppose you put money in the bank for two years and the bank agrees to add 15% per year to your account. Will the bank add more money to your account

the second year than it did the first year, or will it add the same amount of money both years?

5. If interest rates rise, what will typically happen to bond prices? Rise, fall, stay the same, or is there no relationship?

How many questions did you answer correctly? If you missed some, perhaps you would benefit from some financial coaching. This is a service that [Origin SC](#) offers. Take the first step to financial stability and get suggestions from our licensed and trained advisors on how to manage your credit and finances.

We provide education in developing and balancing your budget, and managing your money to make the most of every paycheck. You will work to develop a simple budget that accommodates your unique financial situation and lifestyle.

Get started today and schedule an appointment with one of our experienced, and professional advisors. Call [Origin SC](#) at [843-735-7802](tel:843-735-7802) today!

Answers: 1. True 2. The Same 3. \$100 plus 3 percent 4. More 5. Fall

5 Tips and Tricks to Get Spring Cleaning DONE.

It's that time of the year again! The dreaded spring cleaning! This season, let's make it something positive. Think of it as a weight lifted off your shoulders when you're done. You'll feel lighter, accomplished, and will love spending time in your organized and clean home. Not sure where to even start? Check out these helpful spring cleaning tips:



1. Make a schedule - Scope out your home and determine which areas need the most work. Then make a game plan to tackle each of those areas. You'll be able to check rooms and tasks off your to-do list along the way and you will feel more and more accomplished as you go.
2. Work from Top to Bottom - It's important to start your cleaning from the ceiling and work your way down. This will keep debris moving downward, ultimately preventing you from having to backtrack your work.
3. Don't Forget About Your Air - More often than not, replacing air filters often gets forgotten about during spring cleaning. Doing so will keep you healthier all throughout spring. Plus, we know how bad allergies can be down here in Lowcountry! Replacing air filters will help with that.
4. The Infamous Junk Drawer - As you're cleaning, don't just throw miscellaneous items into the junk drawer. Instead, clean out the junk drawer itself! Items accumulate in there so easily and often they are never touched. Go through everything in the drawer and if it hasn't been touched in a year-- toss it! .
5. Using Spring Cleaning as a Way to Switch the Mood - This is a perfect time to make a few minor changes that can really spruce up a place. If a room feels like or drab, add a colorful throw pillow or new lighter curtains. Add some greenery to the room. Real or fake plants work! Whatever you think will make your home feel fresh for spring.

Have Origin SC Come To YOU

Are you involved a company, church or other organization that you feel would benefit from listening to an hour-long presentation about **improving their lives**? What if this presentation included **free lunch**? Sounds like a win/win to me!



Origin SC will come to your location and present a session that we call a "**Lunch n Learn.**" We will provide all necessary materials, as well as lunch! We will give you an overview of all of the amazing services that provide, including:

- Credit Improvement
- Budgeting
- Homeownership Coaching
- Additional Free Workshops
- And More!

Following the session the attendees will have the opportunity to ask questions or reach out to us on their own time for further information. Someone from our outreach team will reach out as well to follow-up with attendees and see if anyone is interested utilizing any of our services.

To book your **FREE Lunch n Learn** session or to learn more, please contact our Workshop Facilitator, Tavia Watson. She can be reached by phone at [843-735-5888](tel:843-735-5888) or by email at twatson@originsc.org.

Live Like Every Day is Earth Day

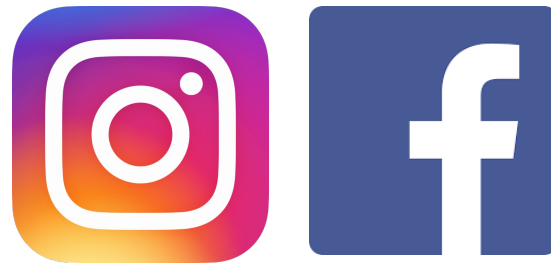


Earth day is observed every year on April 22nd. It was originally conceived by environmental activist John McConnell back in 1969. This is considered the birth of the "Going Green" movement. Now that Earth Day has passed, there's still no reason why you can't consciously try to live a little greener every day. Here's some Earth Day tips that you can use everyday:

1. Be conscious about how much paper products you're using. They account for about 1/3 of the waste found in landfills. Whenever you can, use sponges, washcloths, and towels. They are cheaper and reusable.
2. For a cheap, non-toxic household cleaner instead of an expensive store-bought one, use baking soda or vinegar. To clean surfaces, baking soda can be sprinkled and then wiped up with a wet cloth. Vinegar can be substituted for a disinfectant. Adding some lemon juice to it can help reduce the vinegar smell.
3. To save energy and keep temperatures in your home down, opt to use a ceiling fan whenever you can instead of the air conditioning. Also, close your windows, shades, and blinds to keep cool air inside.
4. Another simple way to save energy is to unplug small appliances such as TVs, cable boxes, DVD players, and video game systems when you're not using them. When they're turned off and still plugged in, they are continuing to use energy.
5. Make it a point to buy products that are made from recycled materials. Companies that produce eco-friendly products include Alchemy Goods, Ecoist, and TerraCycle. It's great when you know your money is going to companies that believe in and support the development of a green economy.

MAKE EVERY DAY EARTH DAY

Keep in Touch with Origin SC!



Origin SC | www.originsc.org | 843-735-7802 | info@originsc.org

Resources:

<http://fortune.com/2016/07/12/financial-literacy/>

<https://qz.com/554676/two-thirds-of-the-world-cant-pass-this-basic-financial-literacy-test-can-you/>

http://www.usfinancialcapability.org/submit_quiz.php

<https://www.sylvane.com/blog/spring-cleaning-tips-and-checklist/>

<https://www.goodhousekeeping.com/home/cleaning/g3345/spring-cleaning-tips/?slide=13>

<https://greenglobaltravel.com/going-green-earth-day-tips/>


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