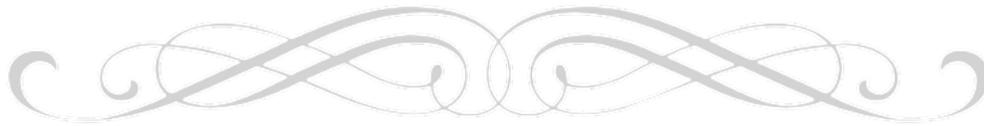




December 2017

# Happy Holidays



## Buying Your Home, the Origin Way



We interviewed our clients, Mr. Tiko Rouse and Ms. Monica Rouse about their recent success story with Origin SC:

**Q: What was your first experience with Origin SC?**

**A:** My first Origin SC experience was attending a free introduction class that explained all of the homeownership processes.

**Q: Was the "Origin Way" of buying a home effective? Was it helpful to have all services available in-house?**

**A:** The Origin Way was very effective. From start to finish it only took a few weeks. I also took advantage of having all services available in house. Having realtors already familiar with my family's needs really enabled me to get what I needed fast.

**Q: What would you say to a person that is thinking about buying a house?**

**A:** I would definitely encourage anyone that is looking to become a homeowner to attend an Origin SC workshop. The knowledge I attained has helped me and allowed me to fulfill my family's goals, and all by the age of 30!

**Q: Do you have any other comments?**

**A:** From start to finish Origin SC has truly been a blessing. Brad Kidd and Debbie Kidd are great agents who seem to genuinely care about my wants and needs. I am grateful to have met and worked with them on this life changing adventure.

For realty services, contact Debbie Kidd at **843-276-8744** or email [dkidd@originsc.org](mailto:dkidd@originsc.org)

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## Origin SC's Last Minute Holiday Shopping Tips To Keep You Free Of Debt Stress



With the holiday season in full swing it is easy for stressed consumers to stop living within their budget. They simply pull out their credit cards and assume they will figure out how to pay for things when the bills come in January. For people trying hard to get through the holiday season without incurring additional credit card debt, Origin SC has some last minute holiday shopping tips to keep you free of debt stress.

Origin SC offers educational tips to the many holiday shoppers who will add to the projected holiday sales of \$682 billion projected by the National Retail Association.

Tips for last minute holiday shopping tips that keep you free of debt stress:

- **Consider creative gift-giving:** When it comes to gifts, we all know it's the thought that counts. Consider gifts that have a personal touch, such as homemade gifts like cookies, candies or other prepared foods. Consider making a fruit basket, which is both economical and healthy. And a personal gift certificate good for your time and talents such as baby sitting, washing the car, running errands, or cooking a meal are always appreciated.
- **Make a shopping list and pay with cash.** Stick to your shopping list and spending limit! A realistic budget is essential for keeping spending under control. Pay with cash when possible and leave your checkbook and credit cards at home to avoid temptations for unplanned and unnecessary purchases.
- **Keep track of your spending.** Tally the receipts from all holiday expenses, including gifts, postage, meals, entertainment and decorations. Once you've completed your shopping list, stop shopping! More mall time can amount to more spending. Those who have kept to their budgets will start the year with less debt and less stress.

Even those with the best of intentions may end the holiday shopping season with more debt than you planned. Remember, you don't have to solve your financial problems alone! Origin SC has trained and certified credit counselors who offer financial management and debt reduction services that are low-cost. Origin SC is a nonprofit, community-based organization and a Member of the National Foundation for Credit Counseling® (NFCC). For more information, call 843-735-7802 or visit [www.originsc.org](http://www.originsc.org).

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**Easy & Affordable DIY Gifts**

## (They'll Actually Want!)

As we mentioned above, giving homemade gifts for the holidays is a great way to go. They have a great personal touch and also can save you tons of money. This [article](#) will give you lots of good ideas for fun DIY gifts to give to your loved ones this holiday season.



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### Experience an Origin SC Workshop for Yourself!

January 6- Intro to Homeownership (FREE!)

January 11- Making Ends Meet (FREE!)

January 18- Intro to Homeownership (FREE!)

January 20- First-Time Homebuyer Workshop (\$49)

\*Workshops are not held in the month of December\*

Visit our [website](#) to sign up for a class today!

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### Origin SC and NeighborWorks America

You may not know that Origin SC is a member of the national NeighborWorks network. We are actually larger and stronger than most local organizations because of our network membership. NeighborWorks America is a congressionally chartered nonprofit organization dedicated to creating places of opportunity across the country.

Origin SC is one of nearly 250 members of NeighborWorks America's network, receiving technical assistance, flexible grants, comprehensive and tailored training, and the opportunity to interact with and learn from fellow professionals from a variety of sectors.

Over the past 40 years, NeighborWorks and its network have assisted close to 8 million people through affordable housing and counseling. We also have expanded our programs to include more elements required by strong communities: financial coaching, job readiness and placement, healthy housing, and access to educational opportunities.

Today, NeighborWorks America training programs for community development professionals are the best in the country, and it continues to adapt them as it learns more from the network about what is effective on the ground. Network organizations like Origin SC are what make NeighborWorks America effective, and we look forward to another 40 years of working together to make every community a place of opportunity.



WE'RE AMERICA'S COMMUNITY  
DEVELOPMENT NETWORK



## Keep in Touch in Origin!

To stay up to date with what Origin SC is up to all month long, like us on Facebook!



Click [HERE](#) to check out our Facebook page



GOOD FOR **\$25** OFF AN  
origin  WORKSHOP OR  
SESSION OF YOUR CHOICE.

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***To register and redeem coupon, call 843.735.7862 and give them the coupon code "Rudolph"***

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