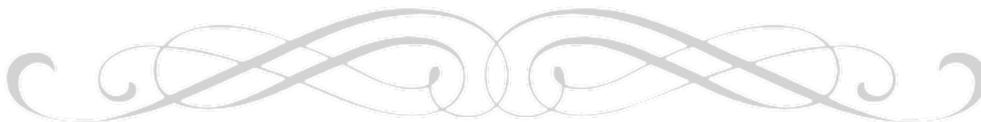




February 2018



## Buying Your Home, the [Origin Way](#)

We interviewed our clients, Gabe Blanco and Lora Dunford, about their recent success with purchasing a home with Origin SC:

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

**A:** Our first experience with Origin SC was attending a First Time Homebuyer Workshop. We knew we wanted to be homeowners, but didn't think it would be possible with the amount of student loan debt we have. We decided to go to the workshop to get information, thinking that we would have to wait 5-10 years before being able to make any moves. We were pleasantly surprised when we learned otherwise.

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

**A.** It was great attending the First Time Homebuyer Workshop and then being able to continue to work with the same people. We felt comfortable with the staff so it was great for the same people to represent us as our agents. Having the recommendations for a lender, inspector, and insurance company was helpful because it gave us a great starting point and we were able to ask questions with no commitment.

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

**A.** Our first recommendation would be to attend the First Time Homebuyer Workshop because it is packed full of helpful information. Second, don't think that you can't buy a home. It may surprise you! Having student loan debt that outweighs the average mortgage had us doubting our chances, but here we are just a couple months out from our first contact with Origin SC and we are sitting in a home that we now own. Lastly, there will be hiccups. You'll think that you'll never find that perfect house again and the Origin SC staff will reassure you that it's out there. You will probably think, "Yeah right. How could anything be as great as that house that we lost to a full cash offer? Then, boom!" You'll review listings that they sent the night before bed and you'll be in love all over again.

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

**A.** Don't let anything cosmetic get in the way of your decision. Think long term and what the home is capable of being. We were able to negotiate chickens into our contract, so truly anything can happen! Debbie Kidd and Brad Kidd are true assets. We felt that they were honest, understood our desires, and were very patient.



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

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Interested in financial coaching, but on the fence about booking a session? Beginning February 19, 2018, Origin SC will be changing its prices for the financial coaching program. Individual coaching will have a one-time fee of \$99. This fee includes an 90 minute in-depth session with a licensed credit coach as well as a credit report from all three bureaus. This credit report also includes a special "analyzer" which has key steps you can take to potentially improve your score. Joint credit report pulls for couples are an additional \$18.

Call **843-735-7876** today to reserve your space at the current price levels, \$75 for an individual and \$99 for a couple.

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## After Holiday Season, It's Tax Season!



A national poll from NeighborWorks America found that nearly half of the taxpayers across the country expect to use their 2017 tax refund to strengthen their financial situation by either paying off debt or saving for the future. Financial capability counselors from Origin SC are ready to help you make the best decision possible on using your refund towards saving money and managing debt.

Check out [these 8 tips](#) that will help you prepare and start the new year off feeling financially secure.

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## Have You Been Keeping Up With Your New Year Resolutions???

With the start of a new year, also comes New Year Resolutions. A chance to grow, better ourselves, and accomplish our goals. However, more often than not, we find ourselves retreating to our old ways come February. Here's a look at the Top 5 most popular new year resolutions and tips to help you actually keep them!

### 1. Exercise more/lose weight

- Whether you want to lose weight big time, or just start exercising in general, fitness-related goals are tough to keep. Avoid this by recruiting a friend to join you, signing up for a class that will keep you committed to a schedule, or downloading a fitness app that will keep you on track. A great app to keep track of your diet and exercise is "myfitnesspal." Also, if you are thinking about joining a new gym, make sure you ask them about free trials. Gyms are almost always willing to let you try them out for free. That way you can be sure that you feel comfortable there and will enjoy going there in the future.

### 2. Spend less, save more

- Keep a spending record. This will allow you to take a good, hard look at your spending habits and see what you should cut back on. Use this to create a budget and stick to it. A good way to spend less while shopping is to use cash. If you only take cash with you, you are giving yourself a budget to spend. People that shop with credit/debit cards often end up spending more than planned. In addition, shopping with a planned out list will help keep you on track as well.
- Enjoy free activities. Go for a walk along a nature trail, beach, or the Ravenel bridge. Listen to some free music at the Pour House, which usually has at least one free show per week. Stroll down King Street on "Second Sunday." On the second Sunday of every month the street is blocked from car traffic to allow people to walk through and enjoy street performers, people-watching, and window shopping.

### 3. Learn something new

- Obtaining new skills is wonderful. However, whether it be crafting, cooking, or learning a new language, they can seem difficult to obtain. An idea to help keep your goal is to start simple. Instead of trying to become this great chef start by learning one new recipe every week, or maybe take a cooking class. Build a community around your new goal and motivate each other. Have scheduled get-togethers to work on your hobbies together.

#### 4. Spend more time with family and friends

- Quality time is important and can easily get pushed aside. Make time for your faraway buddies and relatives by scheduling weekly phone calls or Skype/FaceTime conversations. Take turns with your friends hosting weekly dinners. Or if it's your partner or children you're trying to spend time with, make it a point to have dinner together at the table at least once a week. It just takes a little commitment and communication and you'll be happy you did.

#### 5. Get organized

- Declutter and get rid of items you no longer use. Use this as a good excuse to donate clothes you don't wear, or sell them to a second-hand shop for a few extra bucks. After decluttering, make sure everything has its own home. The next time you go to put something back after using it, you are more likely to keep things neat and organized if everything has its own designated home.
- Write everything down. If you have a person in your life that always seems to remember every single birthday and event in life, they are more than likely keeping track of it all somewhere besides their head. Write reminders to yourself on sticky notes and put them where you know you'll see them. Keep a physical calendar with all your important dates and appointments written down. You could keep a digital copy as well on your phone or computer and have it set up to send you a reminder before anything important happens.

Make 2018 your best year yet. Use these tips and keep yourself motivated and you will succeed in completing your new year resolution. YOU can do it!



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## Experience an Origin SC Workshop for Yourself!

- February 15 - Intro to Homeownership (FREE!)
- February 17 - First Time Homebuyer Workshop (only \$49)
- March 3 - Intro to Homeownership (FREE!)
- March 6 - Credit Improvement Workshop (FREE!)
- March 8 - Making Ends Meet (FREE!)
- March 15 - Intro to Homeownership (FREE!)
- March 24 - First Time Homebuyer Workshop (only \$49)

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

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## What is Financial Capability?

Whether you are planning to purchase a home, save for educational expenses, or start a small business - good money management is an important first step. Financial capability helps to put you on the path to a sustainable financial future. Check out the video below to learn more about financial capability.



Here at Origin SC, we promote and support an approach that combines financial education (to share basic skills and knowledge) with financial coaching (to resolve specific issues and challenges in the short term, plus encourage behavior change and achieve positive and sustainable long-term outcomes).

Our programs make strides in encouraging long-term shifts in attitudes and behaviors, raising awareness about financial capability across sectors, and making a positive, widespread impact on community development.

Call Origin SC today at 843-735-7802 or visit our website to sign up for one of our coaching sessions or workshops!

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## Keep in Touch with 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

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