



FSI NEWS

Creating & Restoring Dreams since 1888

Family Services, Inc. | www.fsisc.org | 4925 Lacross Drive, Suite 215, North Charleston, SC 29406 | 843-735-7802

Bodybuilder stops renting, buys first home

By Meg Thompson

"I'm paying for something that's going to be mine and not just giving [money] away."

Quartreal Smith, FSI client

Quartreal Smith was looking for peace of mind when shopping for his first home. He found it by working with Revena Dawson, a home purchase/credit advisor with Family Services, Inc. (FSI).

According to Smith, Dawson's help allowed him to "stay on a path" by establishing goals and setting a time frame for accomplishing them.

"My role as a home purchase/credit advisor is primarily to help my clients achieve their goals, whatever they may be," Dawson said.

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Photo by Jenna Johnson

Revena Dawson, home purchase/credit advisor at FSI, visits Quartreal Smith at his new home for the first time.

They started by evaluating Smith's credit report and highlighting some key things that he needed to do to improve his position going into the home buying process. They would then meet to discuss his progress and determine his next steps.

Dawson sited their success as a direct result of Smith's willingness to be proactive and follow up with her throughout the entire 13-month process.

Smith is no stranger to hard work, as evidenced by the fact that he has been named the number one bodybuilder in South Carolina

more than once. After years of renting, he was ready to stop worrying about all of the issues associated with paying rent.

As a new homebuyer, he now knows that he is "paying for something that's going to be mine and not just giving it away." Looking back at the process to where he is now, Smith said, "I'd do 13 months [of preparation] again for it."

To hear more about Smith's story, go to www.youtube.com/fsisc. If you would like to be FSI's next featured success story, email Jenna Johnson at jjohnson@fsisc.org or call 843.735.7854.

Out & About: FSI in the Community

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Photos provided by Jenna Johnson, Meg Thompson, and Georgetown Kraft Credit Union.

On Saturday, Oct. 19, FSI held its first Money Rocks in Georgetown, SC at Georgetown Middle School. After three years of success in Charleston, organizations such as Georgetown Kraft Credit Union and Georgetown County School District invited us to the area to replicate the success of our Money Rocks event. We had more than 120 in attendance! Learn more about the event at www.moneyrocksscharleston.com.

Staff Profile: Jonathan McClain

Official title:

VA Conservator/Fiduciary

Work Anniversary:

September 2009

Hobbies?

I love music. I have several instruments that I play now. I played bass trombone in the jazz band in high school, and I played in the USC Marching Band for three years, as well as sung on the Mass Choir when I was in college.

Tell me something unique about yourself.

I was an extra in the Ace Ventura movie, "When Nature Calls." And, I haven't had a haircut since 1997.

Tell me something about your life outside of FSI.

I am a DJ, and I am also the "Sound Man" for a live band. I make mixed CDs, and I also do some music composition, production, and arranging. I am a licensed tax preparer with the IRS, and I belong to a Cigar Club, "Smart Ashes"—we take the art of smoking a premium cigar to the next level.

What did you do before FSI?

I was a mortgage banker/broker.

How would you describe your job at FSI?

This job is mentally draining. It is not a difficult, physical job, but the redundancy of the same people, the same questions, and the endless same phone calls can drive you somewhat "battie." You have to be a Social Worker, Accountant, Negotiator, Banker, Counselor, and more at the same time.

How many clients do you have, or have you had, since employment?

I have 119 clients.

What is your favorite part of your job?

My favorite part is having someone thank you for saving their money and them realizing that you are on their side by trying to conserve their funds for future use. The fact that each day is totally different keeps the boredom factor at a minimum—you never know what the next minute, call, fax, office visit, or email will bring. It keeps you on your toes.

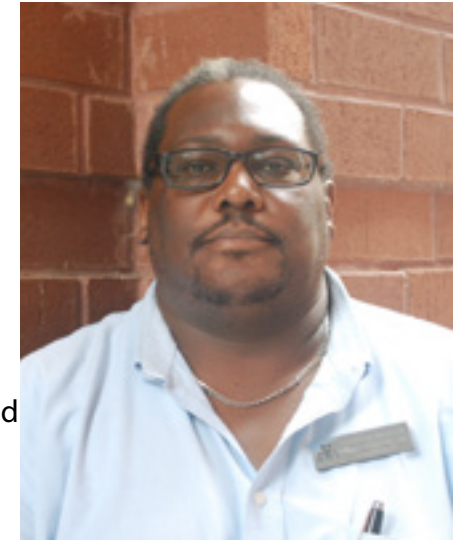


Photo by Jenna Johnson

LIKES:
Music and acting.

DISLIKES:
Redundancy and tardiness.

Protect Your Identity

Economical and reassuring tips from FSI for ID theft protection.



Courtesy of SplashID.com

By Sarah Cornwall

If you were affected by last year's South Carolina Department of Revenue security breach (SCDOR), be sure to enroll in the free credit monitoring service that opened enrollment on October 24th.

The State of South Carolina has signed a year contract with CSID, a leading provider of comprehensive identity protection. All eligible SC Taxpayers may enroll at www.scid-protection.com or by calling 855-880-2743.

Once you enroll yourself, be sure to add your minor child or children. As a courtesy the state is offering Child Monitoring coverage through CSID for children under age 18, for up to 12 months.

This coverage allows you to monitor any addresses and aliases associated with your child's Social Security Number, and see if your child's personal information is be-

ing bought or sold online.

Be sure to watch out, though; last year's provider of ID protection, Experian, is still sending offers to extend their identity protection services to SC Taxpayers for 99 cents a month, despite the free protection offered by the state through CSID. Experian would make about \$18 million if all of the 1.5 million affected taxpayers who signed up last year with them took the offer.

Check with SCDOR at <http://www.sctax.org/security.htm> for updates. The state is anticipating that it may have to pay for taxpayer protection for years.

Further Security Tips

As a preventative and an effective layer of security, our experts here at Family Services, Inc. (FSI) advise not to pay out for protection, but rather freeze your own credit report and self-monitor. Credit freezes are one of the most effective

tools against ID theft available to consumers. And it is completely free!

Make sure any online websites where you input sensitive information is secure. A good indicator of a secure website is an *https* versus *http* web address. If you're just browsing the web and not entering any sensitive information, *http* is fine. However, on pages where you enter your password, credit card number, or other financial information, you should always look for the *https* prefix.

Additionally, never store your information, specifically passwords or Social Security Numbers, on Internet browsers.

Identity manipulation and theft victimizes more than 15 million United States residents each year. That is SEVEN percent of all adults, with financial losses totaling near \$50 billion. ID and credit protection is important.

By taking the time to secure your credit, you will save yourself from the havoc, time, stress, and expense it takes to resolve ID theft. Find more tips here: <http://www.fsisc.org/topic.asp?pid=142>.

To speak with one of FSI's licensed credit counselors, please call 843.735.7862 or email info@fsisc.org. You can also go to www.fsisc.org to access our online chat services available from 8 a.m. to 4 p.m. Monday through Friday.

Post-Halloween Bargains

By Sarah Cornwall

Halloween is expensive and although it is over, the immediate week after is perfect for taking advantage of steep discounts. Decorations and all other overpriced Halloween accessories are priced for cheap; which usually reflects the quality of Halloween-themed products.

Think about stocking up for the following year. With decorations and costumes already purchased you will have more time and money next Halloween for carving pumpkins and enjoying hayrides.

If you miss the window for after-Halloween sales, there are plenty of other ways to save big.

- Purchase candy after other big holidays such as Easter or Valentine's Day.
- Make the decorations yourself—this pairs as a great Halloween ac-



Courtesy of Getty Images

tivity for kids.

• Shop online to price compare and be sure to check reviews. Many reviews will not be great, but if it's a cheap price, then you're getting the expected value.

• Avoid those Halloween-themed retailers that appear every October. Their items are almost always over-priced.

• There are many ways to save money on costumes, which, once

purchased for the whole family, can add up to a hefty price. Try to reuse or repurpose costumes from previous years. Swap costumes with friends or relatives. More and more funny costumes tend to be the simple but clever ones.

For more ideas, check out this list of easy, cheap, and humorous costumes: <http://www.essortment.com/halloween-costume-ideas-50-funny-ideas-52248.html>.

Trick or treat!



Fall Into Savings



\$25 OFF Credit Cents Workshop
for the month of November!
Limited quantities available.

Register online or by phone **before November 9th** with the coupon code:

CCTHANKFUL



Tuesday, December 3rd has been declared a National Day of Giving. As you shop for your friends and loved ones, a homeless veteran needs your help.

The **One Less Homeless Vet** program was established in 2013 to provide start-up home supplies for low-income Veterans in the Charleston Tri-County area.

On December 3rd, give the gift of the holidays to a veteran by pledging your donation. **Help us help our Vets have a "home sweet home."**
Go to www.onelesshomelessvet.org to learn more about our cause.

UPCOMING EVENTS

Register at www.fsisc.org/events

Credit Club

"Lowcountry Food Bank - Programs & Services"

Thursday, November 7

"Creating Memorable Christmas Traditions!"

Thursday, December 5

6 - 8 p.m.

Intro to Homeownership

Saturday, December 7

Saturday, January 4

Credit Cents

Tuesdays, November 12 & 19

Tuesdays, December 10 & 17

6 - 8:30 p.m.

See coupon for 50% off November class!

First Time Homebuyer Workshop

Saturday, November 16

Saturday, January 18

9 a.m. - 4 p.m.

