



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

Rep Payee client finds independence

By Meg Thompson

Albert Epps has been a client of Family Services, Inc. (FSI) since 1998. He was one of the first 200 clients in the Representative Payee Program.

"I guess you could say I'm one of the success stories at Family Services," Epps says with pride.

He has been working at his neighborhood Bi-Lo for 13 years. This, along with working with FSI, has enabled him to live independently in his own apartment for 18 years.

Epps became involved with FSI's Representative Payee Program after it was recommended to him by a counselor at a focus group. He told them about the strain placed on his relationship with his stepfather who was helping him manage his finances.

He considers coming to FSI "one

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"I live within my means very well...I was told how important it was to set aside money for a rainy day."

Albert Epps
Representative Payee client

of the best moves that I've ever made because I can actually do the things I want to do with my money, and I can always get the advice of my representative payee to keep me in the right direction."

He has had a good relationship with each of his counselors, and he can name all 10 he has had while in the program.

Epps has learned the importance of living within his means from working with his Representative Payee counselors.

"Most of the time I do a very good job of living within my budget... It feels good to have the feedback from my payee, if I wanted to make a big financial decision," he said.

For example, Epps' counselor called one day and asked if he



Photo by Meg Thompson

Epps (pictured above) has been a client of Family Services, Inc. for 16 years. He has lived independently in his own apartment for 18 years. Epps said that becoming an FSI client was one of the best moves that he ever made.

wanted to go on a shopping spree. "I told her I wouldn't mind doing that."

The only thing she asked him to do was to send in the sales receipt of his purchases. "One of my purchases that I made was that I wanted a PS3 for my apartment so I could have some fun when I'm at home."

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What's New at FSI in 2014?



Photo by Sarah Cornwall

In 2013, our Homeownership Resource Center began an Introduction to Homeownership class for those thinking about jumping in the process. The class is free and only two hours every first Saturday of the month. If you are a more serious potential homebuyer, check out our new and improved First Time Homebuyer Workshop (\$69/individual, \$99/couple) held the third Saturday of every month OR our online certificate eHome America course (\$50 with coupon). [Go to www.fsisc.org](http://www.fsisc.org) or call 843.735.7862 to register or for more information.

Rep Payee client... continued from page 1

Even these fun purchases were made with much thought and discussion with his counselor. "I live within my means very well, and there's something that stuck with me, that I was told way back...I was told how important it was to set aside money for a rainy day."

When describing his experience with FSI, Epps said, "They're a phenomenal group. I'm really glad to be a part of them, and I continue to want to be a part of their group because they have my best interest at heart."

Epps also believes that working with FSI has helped him to better utilize other services.

"Agencies like Social Security, and Medicaid, and Medicare listen to people like Family Services effectively, which means that I don't have to do very much talking to them myself because Family Ser-

vices has a way with those agencies that makes it a lot easier for them to cut out the middle man and get to the meat of the matter," he said.

In an effort to reduce or eliminate financial exploitation or mismanagement of funds, the Representative Payee Program offers financial management assistance to individuals whose physical or mental illness restricts their ability to manage their own money.

The program's primary objective is to ensure that at-risk, low-income individuals continue to receive their monthly benefits and utilize them to pay for shelter, food, and clothing.

With their necessities paid, our clients live as functionally independent and as comfortable as possible within the means of their limited income.

For more information about FSI's Representative Payee Program, call 843.735.7802 or go to www.fsisc.org.

Staff Profile: TAMARA RIVERS



Photo by Jenna Johnson

Official title:

Foreclosure Assistance Coordinator/Financial Coach

Work Anniversary:

March 2010

Likes:

I have a love for music and I like dancing. I also developed a love for event planning.

Dislikes:

My dislikes are people who are always late, and events that do not start on time.

Tell me something unique about yourself.

Something unique about me is when I was only in the 10th grade, I made my last day of school outfit. It was a two-piece short pant and shirt.

Tell me something about your life outside of FSI.

My time away from Family Services, I am doing event planning for weddings and special events.

Also, I do beauty consulting with Color Me Beautiful. I love making people feel good about themselves because when you look good you feel good. So I assist them with makeup and maximizing their closet.

When I'm not doing that, I love family time with my new baby (Jayden) and Cindy, my dog.

What did you do before FSI?

I was a foreclosure Paralegal for a local law firm here in Charleston.

How would you describe your job at FSI?

I describe my job as stressful but rewarding. On a daily basis, I'm either stopping a sale date, seeking financial assistance for a homeowner in need, or helping a client with day-to-day money management strategies.

What is your favorite part of your job?

The favorite part of my job is when I can call my clients to say, "You have just been approved for mortgage assistance" or "I've stopped the sale on the home."

"My favorite part of my job is when I can call my clients to say, 'You have just been approved for mortgage assistance.'"

Taxes & Healthcare Coverage

Learn how tax prep can help you make healthcare decisions



Photo courtesy of www.costsofcare.org

By Meg Thompson

The 2014 tax season is not just about getting a refund. It is also about getting health insurance, and tax preparers are helping their customers get coverage.

Jackson Hewitt and H&R Block as well as do-it-yourself tax program TurboTax are offering health insurance checkups that explain the Affordable Care Act (ACA) to their customers. They then direct customers to partnering web insurance brokers who help people sign up.

As a result, customers can use part of their tax refund to pay their premiums. Many of these customers also qualify for federal tax credits that can further help them afford coverage.

Tax preparers involvement is a result of the fact that they are doing business with the very people ACA administrators have been trying to reach, namely the subsidy-eligible

working and middle class. Tax firms believe they are in a position to get millions of people covered by March 31, the deadline for avoiding a tax penalty, by using tax refunds as an incentive to get people to take care of both healthcare and taxes.

Unlike government-funded health law “navigators” and advocacy groups who emphasize the health benefits of getting covered, tax preparation firms stress the economic benefits. They educate people on the tax penalties for not being covered, new coverage choices, and how changes in family income can affect subsidy eligibility.

While they can provide useful information, tax preparers do not enroll their customers in the new insurance exchanges or Medicaid.

They do an assessment for clients who want it and connect them to partnering web-based insurance brokers: GoHealth for H&R Block, GetInsured for Jackson Hewitt, and

eHealth for TurboTax. Instead, the firms’ main focus is informing customers of ways to maximize subsidies and minimize penalties.

This is certainly of interest to their customers. Most people who use commercial tax preparers get a refund and tend to file early so they can use that refund to replenish their bank account after the holidays. It is often the largest check they receive all year, making it the best time to convince them to get coverage.

Firms are capitalizing on this opportunity to sell insurance when people have the cash to buy it, since about 90 percent of uninsured Americans receive a tax refund.

Even before tax preparers decided to get involved by encouraging customers to get coverage, the link between the Affordable Care Act and taxes was very strong. The ACA relies on tax records to determine several income-related provisions.

For example, they are used to determine who faces a fine for not having coverage, who gets an income-related exemption, and who qualifies for subsidies through tax credits. Even the penalty for lack of coverage is tax related. It is either \$95 or 1 percent of taxable income the first year and rises later.

As tax season and the deadline for healthcare coverage both draw near, make sure you take advantage of these resources to make the most out of your options!

4th annual youth financial education event

By Jenna Johnson

In order to improve the financial literacy of area teenagers and young adults, Family Services, Inc., will host MONEY ROCKS on Saturday, Feb. 8 at Charleston Southern University.

This is the fourth annual event in Charleston for the organization. The event will begin with a community fair and registration at 8 a.m., workshops from 10 a.m. to 1 p.m. Lunch, prize giveaways, and a scholarship award will end the event.

The event is FREE for all participants and is open for ages 12 to 21, with workshops available for parents as well.

Workshop topics include budgeting, proper debit/credit card usage, college financial aid, job interviewing skills, and social media etiquette.

It is estimated that half a million will know about the Money Rocks Charleston event through various advertising mediums. The participation limit is set to 400 individuals.

FSI began the summit in Charleston



Photo by Jenna Johnson

in 2011 after years of client comments, such as: “I wish we were taught about personal money management in high school.” The event has gained popularity over the last few years. The first year saw nearly 100 students, and last year the event reached more than 300 attendees.

In fact, it has had such great success, that Georgetown County asked for the event to come to their area in 2013. Money Rocks had its first annual Georgetown event in October with more than 120 in attendance.

To celebrate this growth, FSI will

What:
Money Rocks

When:
2/8/2014
8 a.m. - 2 p.m.

Where:
Charleston Southern University

Price:
FREE!!!

award a scholarship at the February event. The winning essay author will receive a \$500 scholarship. The deadline to submit is Monday, Feb. 3.

Major sponsors include BB&T (Platinum Sponsor), Charleston Southern University (Venue Sponsor), Channel 5 WCSC News (Media Sponsor), Provost Academy of South Carolina and South Carolina Federal Credit Union (Silver Sponsors).

Go to www.moneyrockscharleston.com or call 843.735.7888 to learn more.

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FTHB2014

for \$25 off the eHome America online homebuyer course! **Learn more at www.fsisc.org.**

Winter Survey Results

Every six months, we follow up with past clients in all financial education and homeownership programs to ask how they are doing in certain financial or housing aspects as well as to see how we did as an organization and how we can continue to improve. Take a look at just a few of our results:

82% received a loan modification and had their monthly payments lowered.

100% felt they received all the information they needed about the home purchase process in order to make an informed decision.

95.2% improved their credit within 6 months after attending our Credit Cents workshop.

“ I truly enjoy all of the services that Family Services provides for both adults and children. The information provided has been very valuable to my family. Thank you for everything! ”

100% know how to read a credit report now and have been actively working on improving their credit score.

85% have continued to use their budget after attending Making Ends Meet.

77% who did not already have a savings account, opened one within 6 months.

57% purchased a home after participating in our Homebuyer Program or are in the process of buying.

“ My coach was very competent and offered valuable information to assist me in the beginning planning stage of buying a home. We set goals...to see where I am in obtaining (them). ”

Upcoming Events

Saturday, February 1, 2014
10 a.m. - 12 p.m.
Intro to Homeownership

Thursday, February 6, 2014
6 - 8:30 p.m.
Financial Matters (formerly Credit Club)
“Income tax prep”

Tuesday, February 11, 2014
6 - 8:30 p.m.
Credit Cents Part 1

Saturday, February 8, 2014
8 a.m. - 2 p.m.
4th Annual Money Rocks
Charleston Southern University

Thursday, February 28, 2014
6 - 8:30 p.m.
Making Ends Meet

Tuesday, February 18, 2014
6 - 8:30 p.m.
Credit Cents Part 2

Saturday, February 15, 2014
9 a.m. - 4 p.m.
First Time Homebuyer Workshop

Saturday, March 1, 2014
10 a.m. - 12 p.m.
Intro to Homeownership

Thursday, March 6, 2014
6 - 8:30 p.m.
Financial Matters (formerly Credit Club)
“Woe is Me! Student Loans Are Killing Me!”

Find more at www.fsisc.org/events

