

# The FSAC Update

To promote and nurture safe, healthy family environments

March 2011  
Issue 8

Hello and welcome to the FSAC Partners Newsletter! We would like to thank everyone for their support and dedication to our project. We have many exciting partnerships in the community including:

The Tri-County Health Department	Colorado Coalition for the Homeless
Alternatives to Family Violence	Mercy Housing
Adams County Housing Authority	Adams County School Districts 12, 27], 14, & 50
Adams County Human Services Department	Adams County Head Start
Goodwill Industries Denver	Family Tree
Access Housing	Community of Faith United
Almost Home	Aurora Community Connection
Growing Home	A Road Called STRATE.
GOALS Inc.	

Thanks to everyone for all your support, without you we would not be able to help our participants and our community! As we have entered year 5, the final year of our grant, we are continuing to see promising immediate and long term outcomes such as improvements in relationship confidence, well being, and parenting self-efficacy.

As tax season is upon us, we would like to highlight the topic of finances in this issue and bring to light not only how the economy can affect our relationships but also certain programs and tips to help individuals through tax season. Please enjoy this newsletter and share these findings/facts with all whom you feel would benefit.

We greatly appreciate any feedback on our content that you would like to provide or if you would like to post any information for future newsletters please contact Sara Anne Tompkins at [stompkin@colostate.edu](mailto:stompkin@colostate.edu)

## Participant Voice:

The below excerpts are participant feedback from recent Within My Reach programs:

- "I enjoyed that we were a mixed class of young adults and older adults. I think we all learned more having experience with a mixed age group. Love it"
- "I have learned the reasons why anger does happen and how to be smarter about handling situations"
- "When I started the class I was completely traumatized by how administration was harassing me then had a work related comp knee injury. Janet talked to me after and put my issues into perspective. Now I feel more in control and focused and purpose driven. Thank YOU"

The below excerpts are participant feedback from recent Make Parenting a Pleasure programs:

- "I feel like I learned more about being a parent. Very helpful tools as a person and a parent."
- "The class showed and explained how to handle difficult situation and stressful situations as a single parent."
- "Everything! This class has been so helpful and I even brag about what I have learned."

The below excerpts are participant feedback from recent Spend Some Save Some programs:

- "I learned to use all the public help that is available, reroute my expenses, and change my priorities."
- "I learned to be more aware of money and keeping things in order"
- "Now I know where and how to get help."

## Reducing Tax Season Stress (Tax Stress Need Not Be a Given)\*

People like to joke about how the only two givens in life are death and taxes – with a great deal of stress surrounding both. Financial stress is often a big cause of overall stress and has been linked to physical health and relationship problems. Research has shown this stress has been listed as one of the leading causes of divorce! Taxes don't have to be a major source of stress. Here are some steps you can take to minimize tax stress for now and the future:



1. **Know What You're Doing.** If you understand the process, doing your taxes is much easier. There are even some online resources that can help make the whole process much easier. The following website can help make the process of doing your taxes easier to understand and more streamlined: <http://www.colorado.gov/cs/Satellite/Revenue/REVX/1176842266433>
2. **Start Early.** Don't save doing your taxes until last minute. That only multiplies the stress you'll feel! Set yourself a deadline for getting things done that's at least a week or two earlier than your actual deadline. The sooner you get it done, the less time you spend with the thought of taxes occupying your mind.
3. **Take Baby Steps.** If your tax situation is complicated, it might be best to break up the job into smaller parts, and tackle a little bit each night over the course of a week rather than taking up a whole chunk of a weekend day.
4. **Make It Fun.** You don't need to be working in a "library" environment; you can set a fun mood in your workspace and the job may be more enjoyable. Put on some nice background music, put out some aromatherapy candles, prepare some snacks, and just do it.
5. **Reward Yourself.** Once you've completed what you need to do for your taxes, reward yourself for a job well done by doing something you enjoy, or trying something new. I suggest spending quality time with your family, seeing a funny movie, visiting the batting cages, or getting ice cream.
6. **Professional Help.** Unless your tax situation is very simple, you might want to reduce the stress of taxes by using a C.P.A. or professional help to prepare your taxes. Depending on your situation the expense of going with a C.P.A. may be offset or completely eclipsed by the money you save in deductions they can recommend and you may have missed. In addition there are often free services for those who qualify in your local area (see below).
7. **Minimizing Next Year's Stress.** If you maintain an organized system for keeping track of your records as they accrue throughout the year, you can make next year's tax preparation process much easier. You may even experience less stress throughout the year knowing how much easier you'll be making things for yourself.

(\*article by Elizabeth Scott, M.S. About.com Guide)

## Research Update:

### Financial Management Practices of Couples with Great Marriages

Many studies have shown a connection between finances and relationship satisfaction such that financial problems can lead to relationship difficulties and divorce (e.g. Dew 2008). The reason this may be the case is that financial issues may lead to emotional distress and cause conflict in the relationship. One study showed that financial classes help relationships by increasing couple satisfaction and even decreasing divorce (Muske & Winter, 2001), but this was only seen for some couples. To better investigate why some couples did better than others, Skogrand and colleagues (2011) conducted a study looking at how happy couples dealt with their financial situation across the years. There were three main findings that could be drawn from their study:

- 1) The results showed that one spouse usually handled the money at a time. Handling money included paying the bills, keeping track of spending, and creating a budget. This does not mean that the other partner was left in the dark about their finances. Having one person deal with the finances required a good deal of trust and communication between both partners and both individuals were fully aware and in control of their financial situation.
- 2) The results showed a 'debt free philosophy'. These individuals reported having little to no debt during their relationship. If they did have debt, they usually paid it off in a timely manner.
- 3) The results indicated that these individuals always tried to live within their means. Many couples said they did not buy what they could not pay for. They very rarely used credit cards, and they paid cash as much as possible. It is important to note that these couples did have financial challenges throughout their relationship. Many of them had lost substantial amounts of money, some had to file for bankruptcy, and some individuals reported losing one or both incomes at some point. The participants admitted that what kept them going was the philosophy of "never give up, we are in this together." Also, positive communication and trust helped them work better together during these hard times and also spilled over to other aspects of their relationship. These results point to the idea that teaching couples how to manage money is important but it is not enough. It is important to also provide relationship classes that help promote communication and trust in a relationship. (\*Skogrand, L. et al., Journal of Family and Economic Issues (2011) 32: 27-35)

## New Happenings/Classes:

- March 1,8,15, (Tue), RETHINK Anger Mgmt at Federal Heights Com Rm in Federal Heights, 12:00-3:00pm
- March 1-22, (Tue), WOR at Renaissance 88 in Thornton, 6:00pm – 8:00pm
- March 3-24, (Thur), SSS at First Southern Baptist Church in Northglenn, 6:00-8:00pm
- March 3,10,17, (Sat), MPAP at Adams County Workforce & Business Center in Brighton, 1:00-4:00pm
- March 5,12,19, (Sat), RETHINK Anger Mgmt., at Almost Home in Brighton, 11am – 2pm
- March 9-30, (Wed), SSS, at Thornton Community Building in Thornton, 9am – 11:00am
- May 9 - 23, (Mon), MPAP at Renaissance 88 in Thornton, 10am - 1:00pm
- March 14,21,28, (Mon), RETHINK Anger Mgmt at Renaissance 88 in Thornton, 10am – 1:00pm
- April 5-26, (Tue), SSS at Renaissance 88 in Thornton, 6pm – 8:00pm
- April 6-27, (Wed), MPAP Almost Home in Brighton, 6:00-8:00pm
- April 7-28, (Thu), WOR at Creekside Apartments Leasing Office in Thornton, 6pm – 8:00pm
- April 7,14,21, (Thu), MPAP at Adams County Workforce & Business Center in Brighton, 1:00-4:00pm
- April 11,18,25, (Mon), SSS at Renaissance 88 in Thornton, 10am – 1:00pm
- April 12-May 3, (Tue), RETHINK Anger Mgmt. at West Middle School in Aurora, 5:30-8:00pm
- April 12-May 3, (Tue), MPAP at West Middle School in Aurora, 5:30-8:00pm
- May 5-26, (Thu), WOR at First Southern Baptist Church in Northglenn, 6:00-8:00pm
- May 5,12,19, (Thu), MPAP at Adams County Workforce & Business Center in Brighton, 1:00-4:00pm
- June 2,9,16, (Thu), MPAP at Adams County Workforce & Business Center in Brighton, 1:00-4:00pm
- June 13 – 27, (Mon), MPAP at Renaissance 88 in Thornton, 10am – 1:00pm

\*above schedule and times may vary please check website for recent updates: [www.adamscountyfamilies.org](http://www.adamscountyfamilies.org)

## Tax Help for Families in Colorado:



If your family's income was less than about \$49,000 in 2010, you could be eligible for the Earned Income Tax Credit when you file your tax return. The EITC is a special tax benefit from the federal government for working people with children who earn lower or moderate incomes. It's designed to help reduce your tax burden and supplement your wages. If you're eligible, the Earned Income Tax Credit could mean a refund of up to \$5,600. Plus, you also may qualify for a Child Tax Credit of up to \$1,000 for each of your children. There also are tax credits for saving for retirement or for college expenses.

For more information, dial 2-1-1 (it's a free call) or go to [www.piton.org/eitc](http://www.piton.org/eitc).

Locations for tax help:

- Adams County Regional Park & Fairgrounds/9755 Henderson Rd. Brighton (Mon 9-1pm)
- Commerce City Recreation Senior Center/ 6060 Parkway Drive Commerce City (Thur 9-3pm)
- Northglenn Senior & Recreation Center/ 11801 Community Center Drive Northglenn (Mon 1-7pm/Tue 9-2pm)
- Thornton Senior Center/ 9471 Dorothy Boulevard Thornton (Tue & Wed 9-6pm)
- MAC/ 3295 West 72nd Ave Westminster (Thur 9-2pm)
- For a Free Location near you call: (303) 825-6246

## Evaluation Update:

### Current Evaluation Happenings:

- We recently submitted an abstract to the National Research on Child & Family programs to be held in Massachusetts July 2011
  - The abstract, "How Relationship Programs can have Enduring Effects on Parenting Behaviors" will showcase our parenting outcomes
  - We are excited to explore a new conference venue and discuss our findings with professionals in the parenting and policy area
- We will be submitting our final poster at the OFA Grantee meeting to be held this May in Baltimore
- Continuing to see successful feedback on our program evaluations for our classes (i.e., majority of participants are reporting that they are satisfied with programs, instructors, and would recommend our courses to others)