

YOUR support + FC Financial Services = A NEW LIFE for one Austin woman

Lauren Reyes is on a path to a bright new future and it all started with a trip to the Community Tax Centers!

In 2005 Lauren was working for the City of Austin when she saw a flyer from the Community Tax Centers (CTC), advertising free income tax preparation. She and her husband, Woodrow, had just welcomed their first child and Lauren recognized that this was a chance for her family to save money they would otherwise spend on a costly return. When Lauren first walked through the doors of the CTC's office she was amazed not just by the level of service she was provided, but also by the sheer volume of clients who were being served.

Each tax season hundreds of Foundation Communities' volunteers give their time and energy to help out their neighbors. Because of the time and dedication of volunteers FC has been able to help families in need, like Lauren's.

"We couldn't help as many families as we do without the help and support of our many volunteers," says Community Tax Center Director Alpha Balde. "The demand has increased considerably over the last few years, and we're saving people a lot of money."

Road to financial success – and it started with taxes!

Help with taxes was just the beginning for Lauren. As her family grew so did the financial stresses. Lauren was working part time for the city of Austin as Woodrow began his career as a chef. Money was tight for the couple – now parents of three – and debt was piling up. Lauren knew they needed to make a change.

Lauren found that there are a variety of financial stability programs offered by Foundation Communities including Financial Coaching and FC's Individual Development Account (IDA) program – and it turned out to be just the solution she needed to get her family back on track financially. Lauren enrolled in the IDA program's six-week financial management course which teaches families of



With your support, FC has helped thousands of families like Lauren's secure their financial stability.

modest means how to save money for major investments such as buying a first home, funding post-secondary education or opening a small business.

Lauren opened a savings account with the help of the program and earned a \$2 match for every \$1 she was able to contribute.

"I was so impressed with the quality of the teaching curriculum," says Lauren. "And they had childcare! Which was a huge plus."

A new career – and a bright future

"I found out I could use the money for school and things I'd need to get started." Lauren beams. "I saw it [the IDA program] as a job training fund. I wanted to move to a new profession to support my family and I knew I was going to need help so I started putting in money to my match account each month to save."

Through the help of financial volunteers Lauren took classes in debt management, learned ways to raise her credit score and solve credit issues.

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As a result Lauren was able to save \$5,400 over two years which helped pay for a computer and textbooks as well as to help her study for certification exams and online classes. Her dedication and diligence paid off. In July of 2009 Lauren passed her certification test and began her new career as a lactation consultant.

"I did really well on the tests, and I know it was because I had access to the books, classes and computer – all through my IDA funds," she says. "It felt wonderful to have people believe in me. I had so much support through Foundation Communities, and it was a real confidence booster!"

The credit counseling services have also paid dividends. Through FC's credit counseling Lauren and her husband were able to fix their credit, recently qualified for a loan on their own and can now consider buying a home of their own.

"We had to take little steps to improve our credit along the way, but both of our credit scores are a lot higher now," she happily reports. "We're in a much better position now, and we couldn't have done that without the help and advice from Foundation Communities."

Now Lauren couldn't be happier about the direction her life has taken as a direct result of both her and our volunteers' dedication to financial stability programs.

Did you know? Texas has the lowest average credit score in the country.

How You Can Help

» **Volunteer** as a Tax Preparer or Financial Coach, and provide clients like Lauren with the education and support that they need to become financially stable.

» **Donate.** We're planning programs and renovations for the Community Financial Center, and we can always use your support. Call Foundation Communities' Development Office to discuss ways you can help! **(512) 610-4024.**

Contact Mary Baird for details:
mairy.baird@foundcom.org
or **(512) 610-7381.**

Giving back to others

Her success both with Foundation Communities and her studies have inspired Lauren to study as a birth doula in hopes to provide birth and lactation service programs to help low-income women. Currently Lauren volunteers as a birth doula at Brackenridge Hospital.

With a stable future for family and a job she loves Lauren is grateful for the opportunities she wouldn't have had without the help of Foundation Communities.

"Because of my new skills, I'm interviewing for better positions, and I'm very excited about my career," she says. "And, I wasn't taking money away from my family or kids to do that – and I feel really good about that too."

Rotary Club Makes a Difference

As Justice of the Peace in Oak Hill and a longtime volunteer, Susan Steeg knows the value of community service. But it was Judge Steeg's desire to help students at Southwest Trails Apartments that led her to Foundation Communities as a volunteer.



Judge Steeg and Learning Center Director Isaac Rosaes

An active member of the Oak Hill Rotary and the group's community service chairperson, Judge Steeg had always been involved in literacy projects at area elementary schools, including the "Dictionary Project" that gave more than 3,000 dictionaries, atlases and thesauruses to students during the 2009-2010 school year.

Literacy is one of Rotary's three main organizational initiatives— the others are health and clean water – so it was only natural that Steeg wanted to help in that capacity. Steeg was looking for another literacy project for the group, and discovered the need for tutoring help at FC-owned Southwest Trails after attending one of FC's monthly community luncheons at the Spring Terrace Apartments with FC board member Lew Aldridge.

"I didn't realize how many properties Foundation Communities had in South Austin," she recalls. "No one realized the complex was for low-income families in need, and we wanted to help."

THANKS! Your support buys new backpacks for back-to-school.



SUMMER
2010
BACKPACK
DRIVE

Help our kids succeed in school!

Back-to-school is an exciting time of year. New friends, new classes – and new school supplies. But for many lower-income families in our afterschool

programs, budgets are very tight this year and a new backpack or a new pair of shoes just wasn't possible.

Thanks to contributions from Foundation Communities donors like you – we raised \$3,000 for school supplies – and have so far distributed more than 50 new backpacks.

Thanks! Our kids are on their way to a successful year with your support!!



Thanks for our new backpacks!

If you'd like to make a donation to support the 600 children in our afterschool programs, it's definitely not too late.

Go to www.foundcom.org/getinvolved and click on the "backpack" logo. **To make an in-kind donation of supplies or backpacks, please call Chris Alberts at 610-4008.**

Did you know? Children from working-poor families are more likely than their peers to fall below their grade level without after-school support and tutoring.

Making a difference

Working with FC staff, Steeg and the Oak Hill Rotary Club worked together to develop a tutoring project at Southwest Trails. Rotary volunteers come to the Learning Center every week during school to tutor elementary students up to sixth grade, usually for 45 to 90 minutes.

Easwar Sharmarajan, Oak Hill Rotary volunteer coordinator for the tutoring project and a regular volunteer at Southwest Trails, says he's learning just as much as the students as a volunteer – and as a friend to the students.

"I'm from India and am tutoring a fifth-grader, and we're going through a lot of U.S. history, so I'm learning a lot, too" he says. "We also spend time talking about other things – like if something happened in his day. It's just being there to talk to him."

Success outside the classroom

Steeg, who handles the truancy docket as part of her Justice of the Peace duties and has a unique perspective on what can happen when kids take the wrong path, says tutoring the kids and seeing their successes is always a positive thing.

"We're helping to prevent problems in the future by helping these kids today," she says.

Kay Randall, president of Oak Hill Rotary and a volunteer tutor, is a former school counselor and says that its programs like the one Steeg and others have championed that really make a difference in kids' lives.

"This is huge for self-esteem, for responsibility and for confidence," she says. "One of the most rewarding things about tutoring has been the gratitude from the parents – they've said thank you so many times. They see how much more confident the kids are and can really see the difference."

Going beyond for literacy

The tutoring program was only the beginning for the Oak Hill community. With a desire to do more for the community and the kids, Steeg and the Oak Hill Rotary applied for – and were awarded – a Rotary grant to launch a One-Minute Reader program.

Through the global Rotary organization, club chapters can apply for service project grants for community initiatives – money that Club members invest back into the organization to fund future service projects. Chapters can then match the grant, depending on funding ability.

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FC kids get afterschool support.

This year's grant was \$2,000, and the Oak Hill Rotary was able to match that to fund the One-Minute Reader program and purchase program materials that students living at Southwest Trails can check out and work on with a tutor or with their parents. A literacy tool used in schools, including in AISD and at the Southwest Trails' Learning Center, One-Minute Reader is a supplement to the district's "Read Naturally" program that's designed to enhance a student's reading skills.

A village of volunteers

Foundation Communities works with school districts to see what programs they're using in school, and then makes sure those same programs are at all community Learning Centers – so that everyone is literally on the same page.

Steeg credits her involvement in the Rotary organization in spurring her continued and active involvement in community service. She became a member after retiring from state employment four years ago, before she decided to run for Justice of the Peace, and says she enjoys making a difference for the community as a member.

"These people met every week and did things – it wasn't just me," she says. "That was appealing – to commit to something every week that made a difference."

Over the summer, they implemented the One-Minute Reader program and with the active support of FC staff, Steeg and other dedicated Oak Hill Rotary volunteers, it's clear that students at Southwest Trails will be more than ready for success at school this fall.

How You Can Help

» **Start a tutoring program** at one of our properties, just like Judge Steeg and the Oak Hill Rotary Club! We have eight learning centers, so there is one close to you and your church or civic group!

» **Support our campaign** to fully-fund the M Station project, a new FC property that is under construction which will include onsite childcare and an expanded Learning Center. Contact Day Fariss at 610-4017 for more information on this exciting opportunity.

Your help needed for Holiday Drive.

Believe it or not, we have already begun to plan for the holiday season!

With so many of our residents facing either job loss or reduction-in-hours, FC families are struggling this year. We expect to have an unprecedented need to support families and single adults living alone this season... which is where you come in.

We need volunteers to help with outreach in September and October, for collections and logistics in November and to help wrap/deliver gifts in mid-December.

And if your civic group or house of worship has a mission committee or other arm for charitable giving or volunteer work, consider approaching them about supporting us. With 2,000 families and single adults in our communities, we would like to help as many as possible in this difficult year.



You can help families in need during the holidays.

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