

Every Resource Counts - Get the Basics, Get Ahead!

Along with offering a Success Coach at the workplace for assistance with any home or work challenge, several ERN® member companies of the Lakeshore ERN including Petersen Farms, Michigan Freeze Pack, Country Dairy, Arbre Farms, and Shelby State Bank are partnering to offer food assistance onsite through Feeding America food trucks.



Ask your Success Coach for community food assistance in your area! ERN® member company, Petersen Farms, partners with other ERN companies, the Oceana County Community Foundation, and the Oceana County, United Way of the Lakeshore to offer food assistance at the workplace during challenging times.

Onsite Resources

“At Peterson Farms we take our workforce’s needs seriously and spend time daily working to make our associates’ time at work meaningful, productive, and memorable,” said Bob Thompson, Director of Human Resources. “When approached by the Oceana County, United Way of the Lakeshore with the opportunity to marry the needs of our associates with the needs of our community on our own campus we were instantly vested.”

Are you ALICE?

Do you earn above the Federal Poverty Level, but don’t make enough to afford basic household necessities? Asset Limited, Income Constrained, Employed individuals can take a bite out of monthly spending through community resources. Barbara Saunders Sims, Director, Oceana County, United Way of the Lakeshore said, “It was a pleasure to see our community business and agency partners come together to impact the lives of Oceana families.”

Success Coach Help

“I enjoy connecting employees with resources like mobile food pantries,” said Eva Berumen-Reyna, Success Coach (*Lakeshore ERN*). “They have helped reduce grocery bills, allowing employees to pay bills or put money into savings.” Your Success Coach can go over your current spending and see areas where you may be able to save or access free resources. Create a new budget to guide spending. What are your short-and long-term goals?

EaRNed Success Employer Resource Network

Our Goal

Creating access and resources for employee success at work and in life.

Member Companies

- ◆ Bittersweet Farms
- ◆ Champagne Residential Services, Inc
- ◆ Community Residential Services, Inc
- ◆ Manahan
- ◆ Sunshine Communities

Strategic Partners

- ◆ AAA
- ◆ Enpuzzlement
- ◆ ERN Ohio
- ◆ ERN USA
- ◆ Lucas County Family and Children First Council
- ◆ Lucas County Impact Coalition
- ◆ Lutheran Social Services
- ◆ NW Ohio Financial Opportunities Center
- ◆ Ohio Means Jobs
- ◆ Promedica Ebeid Center
- ◆ TIREMAN USA

Every resource you access adds up to savings. Contact your Success Coach to find out what resources are available for you. Creating a plan and having support along the way makes the difference! What are your dreams?
Source: LERN; ERN USA

**Faith McCreary
Success Coach**
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Bittersweet Farms

12660 Archbold Whitehouse Rd

- ◆ Wednesday: 7:00am - 9:00am
- ◆ Thursdays 2:30pm - 4:30pm

800 Michigan Ave, Waterville (Library)

- ◆ Friday: 12:00pm – 4:00pm (2nd)
- ◆ Friday: 8:00am - 12:00pm (4th)

Champagne Residential Services

151 N Michigan Ave, Toledo

- ◆ Tuesday: 12:30pm - 4pm (1st & 3rd)
(Main Library)

Community Residential Services

325 N Michigan Ave; Toledo

- ◆ Friday: 12:30pm - 4:00pm (1st & 3rd)
(Main Library)

Manahan

120 S Holland-Sylvania Rd, Toledo

Friday: 8:00am - 11:30am (1st & 3rd)

Sunshine Communities

7223 Maumee Western Rd, Maumee

- ◆ Monday: 8:00am - 4:00pm
- ◆ Tuesday: 8:00am - 11:30am
- ◆ Wednesday: 12:00pm - 4:00pm

1st, 2nd, 3rd, 4th = week of the month

**Check with your Success
Coach for current onsite
availability due to Covid-19
- available remotely!**



Child Tax Credit Plan: Bills, Debt, Savings

The American Rescue Plan increases the Child Tax Credit CTC) from \$2,000 to \$3,600 for children under the age of 6 and \$3,000 for children between the ages of 6 and 17. Before, the CTC was limited to kids 16 and under.

Who is eligible. Amounts taper off once income hits \$75,000 for individuals and \$150,000 for married couples. Those above the income threshold qualify for the \$2,000 CTC if their annual income is below \$200,000 for individuals and \$400,000 for married couples.

When payments go out. On July 15, your household could receive the first monthly installment of \$250 or \$300 for each dependent.

Setting payment preferences.

Before July 1, the IRS will open two web portals, allowing you to choose if you want to defer receiving half the total through advance monthly checks, getting one payment in 2022 for the full amount instead. The portals will also allow you to update personal details if your income or dependents has changed.

Get assistance. “Meeting with your Success Coach enables you to create a budget and strategic plan that will work in your favor to decrease your bills,” says Mika Hanson-Edwards, Success Coach (*Soaring to Success ERN*). “Make an appointment to get tips on how your extra dollars can work for you!”

Source: Soaring to Success ERN

Teen Mental Health: Signs & Seeking Help

Since the pandemic began, self-harm and overdose insurance claims among 13- to 18-year-olds is skyrocketing, shows a new study by FAIR Health.

Watch for signs. These signs may indicate a need for counseling:

- ◆ loss of self-esteem
- ◆ obsessive body-image concerns
- ◆ weight loss or gain
- ◆ isolation of friends and social groups
- ◆ loss of interest in favorite pastimes
- ◆ decline in academic performance
- ◆ behaviors such as cutting or mentioning harming himself or herself
- ◆ personality changes, such as excess anger, that is out of character
- ◆ sleep changes such as excessive sleeping, difficulty sleeping, insomnia
- ◆ weeping or excessive moodiness
- ◆ expressions of hopelessness or worthlessness
- ◆ paranoia and excessive secrecy

A success story. One *West Michigan ERN* employee sought advice when her daughter was showing signs of anxiety and depression. Christie Swick, Success Coach, suggested she call a mental health network for options. The network gave the employee a number to call for emergencies, put her daughter on a waiting list for individual counseling, and got her enrolled in a support group that takes her insurance. Her daughter said, “It helps a lot to have someone to talk to; it’s already made a big difference in how I feel.” Her grades dramatically improved and she has stopped self-harming behavior.

Sources: WMERN; healthychildren.org

Philosopher’s Square

“A budget is telling your money where to go, instead of asking where it went.”

- David Ramsey