

CORD

---Collaborative Organizations Responding to Dislocation

March 2, 2009

Inside This Issue

- 1 Spending Habits Can Be Changed
- 1 Internet Resources Listed
- 2 Avoid Spousal Money Spats
- 2 Short-Term BTC Classes
- 3 Are You Another Audubon?
- 3 Job Center Classes Varied
- 4 Getting Started
- 4 Workshops Listed

Don't wait until you're so far behind in payments that it's too late to make the changes.

ADJUST YOUR SPENDING HABITS

You need to act quickly to cut your expenses when faced with reduced income. Developing a spending plan will help you to pay your most essential bills when they're due, plus it may help you to change your spending habits.

Some changes may seem obvious—such as spending less on vacations, dining out, or leisure-time activities. But you can also spend less on basic needs, such as using coupons for food items, shopping at thrift stores, or driving less or carpooling. Remember, small sums in many areas add up to notable amounts. The best way to approach this is to determine what your monthly income is or will be, list your expenses (some will be fixed, others more flexible), and balance the two. Certainly some expenses are essential and have a high priority. But can they be reduced? Can loans be refinanced? Can payments be delayed for some creditors? Most institutions will work with you if contact them and explain the situation. But **don't wait** until you're so far behind in payments that it's too late to make the changes!

Remember, borrowing money will only provide temporary relief. Studies have revealed families who use credit more often were unhappy with their situation. Families who changed their habits were the most satisfied. Hiding or denying financial problems creates more stress. Involve your family. Let them know changes are necessary and involve them in deciding how. You could even create incentives for each family member as they decide where they can save. Be sure to listen to everyone's concerns and pull together. When they all understand the situation and take part in the solutions, the decisions will be more acceptable to all of them.

WISCONSIN INTERNET RESOURCES

The following Southwest Wisconsin Workforce Development Board (SWWDB) Websites can be very helpful to you:

- www.jobcenter.org – a virtual Job Center for businesses and job seekers
- www.workers4u.org – a website that businesses can use to match you with their openings
- www.jobfit.com/swwdb -- a website that can help match you to a career
- State of Wisconsin websites:
- www.wisconsinjobcenter.org –State of Wisconsin general website for employers and job seekers
- www.jobcenterofwisconsin.com –State of Wisconsin virtual Job Center
- <http://worknet.wi.gov/> -- WI local market information and economic development tools

SPOUSAL MONEY SPATS CAN BE AVOIDED

The economic downturn, as bad as it is, does offer some opportunities to act and address concerns you and your spouse may have avoided in the past. It's an opportunity to place your financial worries on the table. The key is to avoid finger-pointing and come to joint solutions.

To prevent your conversation from deteriorating into a shouting match, you may need the help of a third party. It's also a good solution when one side just won't listen or act, and getting help doesn't have to be expensive. The National Foundation for Credit Counseling has more than 900 locations for assistance from across the U.S. Locally, they have offices in both Janesville (205 Main St.) and Beloit (423 Bluff). Call (608) 365-1244 for Consumer Credit Counseling information or appointments.

Seeing a counselor about money matters doesn't mean you and your partner aren't compatible—but it can help to avoid the resentment the topic often causes. Oftentimes, you may not really know what your partner's financial philosophy is, and it takes a meeting of this type to cause both to be accepting so you can perform every-day tasks like dividing bills equitably, how much to spend and on what expenses, whether to have separate or joint accounts, and similar matters.

Sharon Epperson, a personal finance correspondent for CNBC and author of *The Big Payoff*, a guide to help couples manage their finances, said people are being shocked into talking about their finances. She said if you see a counselor, you may know what they're going to say, but your spouse or partner may need to hear it from an impartial third party to gain acceptance.

Being up front allows couples to collaborate on a strategy for making it through on a reduced income, says Ellen Siegel, a certified financial planner, saying it might be what saves your relationship from the downturn.



Phlebotomy and Certified Nursing Assistant (CNA) are just two of the many short-term programs BTC is or will be offering soon

BTC TO OFFER SHORT-TERM, MINI-ACADEMIES

Although much is still in the planning stages with space and funding considerations in play, Blackhawk Technical College is in the process of developing and will hopefully soon be offering many short-term courses. Among those on the planning table (some have been offered for years but have been re-formatted) that may start within the next several months are:

- College Mini-Academy—College Success course, Computer Training for the Absolute Beginner, and Refresher Math (pre-algebra), English (pre-communications) & reading.
- Advanced Manufacturing Academy—Daytime Industrial Maintenance program
- Small and Medium Business & Entrepreneurship Academy—Logistics, Office Computer Applications, Human Resources, Project Management, IT Applications, and Entrepreneurship.
- Health Sciences Career Academy—CNA Training (144-188 hours), Phlebotomy diploma (18 credits)

Be on the watch for these programs or contact BTC at (608) 758-6900 for updates on these classes/programs.

MIGHT YOU BE ANOTHER AUDUBON?

Because he was facing an economic crisis much like we are now, famed naturalist John James Audubon had to change careers—to much success! The way he redefined his life can translate perfectly to many Americans forced to leave old dreams and create new ones.

By 1819, Audubon was a successful Kentucky business merchant with a nice house and family. But a national drastic business credit reduction crisis caused him to become bankrupt almost overnight. He had been drawing birds as a hobby, but he turned that into a full-time job, producing the most famous bird artistry the world has known.

In fact, his wife Lucy, to help the family, turned to teaching, a talent she had but never used. By being forced into a career change, both Audubons used their talents to their utmost.

Given the latest recession, do we have talents that are being untapped? It need not be dramatic—it could be that by being a handyman, money can be saved at home and perhaps create income by helping others. Or perhaps baking/cooking, gardening, and other skills can be used to create additional income or even a small business. Thinking creatively can result in success that you might have never imagined was possible.



You may have skills that can translate into income-producing products and services

CLASSES AT JOB CENTER ARE VARIED

Listed on the back page of this newsletter are varied and numerous classes offered at the Rock County Job Center. However, these are just some of the classes being offered of which you can take full advantage. Check out some of these others:

- Job Center Classes—Where Do I Go From Here? If you've recently been downsized, are looking for a better job, or are in-between, learn how to use your skills, abilities, and values for job choice and job search. Other classes/services include *Career Test-Ability Profiler*, *Career Exploration*, *WIA Pre-Assessment Workshop*, and *Individual Career Counseling*.
- Blackhawk Tech classes—BTC Open Lab, to study remedial reading, writing, science, social studies or math plus GED/HSED preparation. Also *Computer for the Absolute Beginner* (on back page).
- UW-Extension classes—Spending Plan, Managing Food Money, Thrifty Gourmet, and *Food Safety*, all a component of the *Money Management* series, designed to assist families in developing a strategic approach to make the most of each dollar.
- Rock County Human Services Economic Support—Success Skills Training (explained on back page).

Call the Job Center for further details at (608) 741-3578.

TO GET STARTED....

1. Contact a Case Worker at the Rock County Job Center.
2. Fill out the General Information Form (GIF).
3. Complete the JobFit assessment to identify your aptitudes, interests, abilities, potential career choices, learning style, math and communication skills, and preferred work setting characteristics. Go to www.JobFit.com/swwdb.
4. Review and complete other information and worksheets.

CHECK OUT THESE OPPORTUNITIES

There are several **Dislocated Worker** group sessions that may be of interest to you. This is the first step in the process for dislocated workers. Call the Rock County Job Center for further information or to schedule a session—Julie Funk at (608) 741-3462 or Carol Kohl at (608) 741-3418.

Computers for Absolute Beginners	Tues., March 3, 5-7 p.m.
Computers for Absolute Beginners	Thurs., March 5, 5-7 p.m.
Success Skills Training III	Fri., March 6, 8:30 a.m.-noon
Computers for Absolute Beginners	Tues, March 10, 5-7 p.m.
Ability Profiler	Weds., March 11, 8:30 a.m.-noon
Non-Traditional Options	Weds., March 11, 1-2 p.m.
Where Do I Go From Here?	Thurs., March 12, 9-11 a.m.
Computer for Absolute Beginners	Thurs., March 12, 5-7 p.m.
Success Skills Training I	Fri., March 13, 8:30 a.m.-noon
Tax Credits	Tues., March 17, 10-11 a.m.
Computer for Absolute Beginners	Tues., March 24, 5-7 p.m.
Where Do I Go From Here?	Thurs., March 26, 2-4 p.m.
Computer for Absolute Beginners	Thurs, March 26, 5-7 p.m.
Success Skills Training II	Fri., March 27, 8:30 a.m.-noon
Computer for Absolute Beginners	Tues., March 31, 5-7 p.m.

Success Skills Training can be taken in any order—you don't have to take I first! It is a certificate-program that is being recognized by employers in Rock County as a program that teaches individuals the importance of "soft skills" on the job. In order to receive a certificate, all three sections must be completed. One centers around attitude and responsibility, another on communication, and a third on decision making/problem solving (three morning sessions complete it). This is an excellent chance to enhance your job-readiness skills, showing potential employers you are ready, willing and able. There is no cost. Call (608) 741-3578 to register.

NOW IS THE TIME TO TAKE THAT FIRST STEP!!

MARCH 2009						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL 2009						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

QUOTE OF THE DAY

"In order to succeed, your desire for success should be greater than your fear of failure."
---Bill Cosby