



## From Our Home To Yours

Buying a House?  
Making it a Home?  
Managing your Money?

**NEWS YOU CAN USE!**

**SPRING 2014**

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Standard vs. Itemized  
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Expo  
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***Tax Time . . .***  
**Standard vs. Itemized  
Deductions**

#### Greetings!

NCALL is pleased to present the first of many newsletters aimed at promoting financial, educational, and inspirational wellness for the families we serve. This seasonal newsletter will provide you with useful tips and resources, all of which can help you to improve your financial well being and arm you with the best possible tools to carry with you on your journey to a



The most important thing to understand about the standard and itemized deductions is that you can only use one of them. It's a choice, not a combination. If you want to take the standard deduction, you can't also use Schedule A to itemize individual deductions, such as the value of donations you made to Goodwill. It comes down to whether all of your itemized deductions exceed the amount of the standard deduction you're allowed to take . . . . [read more](#)

**SAVE THE DATE!**



**NCALL**

financially fit future. We look forward to sharing helpful tips with you and welcome your feedback!

## Take the 52-Week Money Challenge

by *Stephanie Johnson*, from the *WFAA-TV (Dallas) website* --  
[www.wfaa.com](http://www.wfaa.com)

If you need a fresh financial start and want a practical way to get more money in

52 Week Money Challenge					
WEEK	DEPOSIT AMOUNT	ACCOUNT BALANCE	WEEK	DEPOSIT AMOUNT	ACCOUNT BALANCE
1	\$1.00	\$1.00	27	\$27.00	\$378.00
2	\$2.00	\$3.00	28	\$28.00	\$406.00
3	\$3.00	\$6.00	29	\$29.00	\$435.00
4	\$4.00	\$10.00	30	\$30.00	\$465.00
5	\$5.00	\$15.00	31	\$31.00	\$496.00
6	\$6.00	\$21.00	32	\$32.00	\$528.00
7	\$7.00	\$28.00	33	\$33.00	\$561.00
8	\$8.00	\$36.00	34	\$34.00	\$595.00
9	\$9.00	\$45.00	35	\$35.00	\$630.00
10	\$10.00	\$55.00	36	\$36.00	\$666.00
11	\$11.00	\$66.00	37	\$37.00	\$703.00
12	\$12.00	\$78.00	38	\$38.00	\$741.00
13	\$13.00	\$91.00	39	\$39.00	\$780.00
14	\$14.00	\$105.00	40	\$40.00	\$820.00
15	\$15.00	\$120.00	41	\$41.00	\$861.00
16	\$16.00	\$136.00	42	\$42.00	\$903.00
17	\$17.00	\$153.00	43	\$43.00	\$946.00
18	\$18.00	\$171.00	44	\$44.00	\$990.00
19	\$19.00	\$190.00	45	\$45.00	\$1,035.00
20	\$20.00	\$210.00	46	\$46.00	\$1,081.00
21	\$21.00	\$231.00	47	\$47.00	\$1,128.00
22	\$22.00	\$253.00	48	\$48.00	\$1,176.00
23	\$23.00	\$276.00	49	\$49.00	\$1,225.00
24	\$24.00	\$300.00	50	\$50.00	\$1,275.00
25	\$25.00	\$325.00	51	\$51.00	\$1,326.00
26	\$26.00	\$351.00	52	\$52.00	\$1,378.00

your pocket, the 52-week Money Challenge could be your ticket to a nice family vacation (or that makeover you thought you could never afford) . . . . [read more](#)

## Be Money Wise at Tax Time: 5 Ways to Spend Your Tax Refund Wisely

by *April Crews*, from [www.MilitarySaves.com](http://www.MilitarySaves.com)

# Homeownership Expo



Saturday  
**JUNE 7th**



Del Tech  
Community  
Center

*Stay tuned for more  
information.*

## **Spring Cleaning Tip: Don't Forget the Gutters!**

By *DONNA BOYLE SCHWARTZ*,  
from *www.bobvila.com*



Spring has officially arrived, and  
that means a whole host of



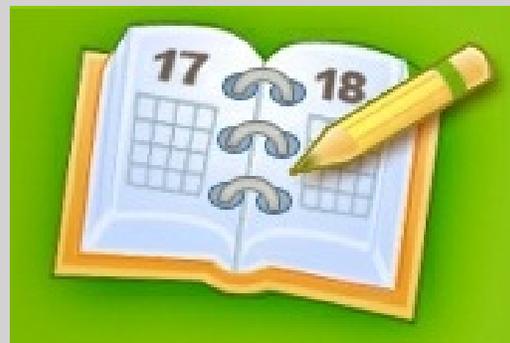
If you  
haven't  
always  
spent your  
refund  
wisely in  
past years,

here are some tips to get  
you thinking wisely about  
how to spend your refund in  
2014 . . . . [read more](#)

## **Getting into the savings habit**

*By Michelle Singletary/The  
Washington Post, from  
www.washingtonpost.com*

*This article was written for America  
Saves Week, February 23-March 1,  
but the tips it provides can be  
followed in any given week . . .  
. [read more](#)*



**Wealth happens when**

outdoor chores for homeowners. One of the most important--but often overlooked--tasks is checking gutters for winter debris and damage.

If you don't clear debris from your gutters, you could be heading for roofing, siding, and foundation issues in the months ahead . . .

[\*MORE\*](#)

**you save!**

*NCALL's \$tand by ME Financial Coaching can help you get on the path to better savings habits -- see the [\\$tand by ME](#) website.*

Thanks for reading! Look for the second issue of *From Our Home To Yours* early this summer. In the meantime, it's back to work for us . . . promoting affordable housing and improving your communities, one home at a time.

## Quick Links...

[NCALL Website](#)

[2013 Annual Report](#)

[NCALL Locations](#)

[NCALL Brochure](#)

**Sincerely,**

*Your  
NCALL  
Housing  
Counselors*



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