

# From Our Home To Yours

WINTER 2015 - NEWS YOU CAN USE!

ISSUE: 4



## Welcome to NCALL

Greetings!

We are pleased to bring you the latest issue of " **From Our Home To Yours**", a seasonal newsletter aimed at promoting financial, educational, and inspirational wellness for the families we serve.

In this issue, you will find useful tips and resources, all of which can help you improve your financial well-being and supply you with tools to carry with you on your journey to a financially fit future.

## 5 Things Not To Do With Your Tax Refund



Tax season is here, and many of you might be receiving a sizeable tax refund. What will you do with this extra money?

For tips on what you should do with your tax refund, click the button "Get Tips!".

[Get Tips!](#)

**Here's 5 things not to do with your tax refund:**

**1. Buy frivolous things.** Do not buy things you do not need, like expensive dinners, entertainment systems or giant televisions. It's tempting, I know, but you need to focus on the

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**Turkey Sausage, Mushroom, Potato Gratin**



Image by Randy Mayor

Home fries meet casserole in this ultimate comfort food dish that's great for brunch or dinner. It's most economical to buy a block of cheese and shred it yourself!

big picture and make the most from your money.

**2. Get a new car.** Many people use their tax refunds towards a downpayment on a new(er) car, even when their current car is running fine. Aim to be without a car payment, at least for awhile, until you reach and can maintain your savings goal.

**3. Deposit into your checking account.** Your funds will not earn interest by sitting in your checking account and it makes it easier to spend.

**4. Loan it to family members.** Unfortunately, most family members are unlikely to repay debts. If you must, limit the loan to a small amount that is easier to repay, and unlikely to hinder your savings goal.

**5. Throw a big party.** Entertaining friends and family can get expensive. Despite how much fun you may have, ask yourself if you can really avoid it. Probably not, if you really want to meet your savings goal.

## Do Your Taxes for Free!



[More Info](#)

## Mind Over Money

Get financially fit by attending Mind Over Money classes. Learn how to budget, understand credit, how to save, how to



## Ingredients

2 - 4oz. hot Italian turkey sausage links  
1 TBS butter  
4 oz. sliced mushrooms  
3 cups chopped onion  
1 1/2 lbs red-skinned potatoes, coarsely chopped  
1/2 tsp Kosher salt  
1/2 cup lower sodium chicken broth  
3 oz. shredded Swiss cheese  
2 TBS chopped fresh thyme  
Cooking spray

## Preparation

1. Preheat oven to 400\*.
2. Remove casings from sausage links. Heat a large nonstick skillet over medium-high heat.
3. Add sausage to pan and saute for 5 minutes or until browned. Remove sausage from pan, drain.
4. Carefully wipe pan with paper towels, then melt butter. Add onions to melted butter, sautÃ© to 4 minutes, stirring occasionally.
5. Add mushrooms, sautÃ© 6 minutes, stirring occasionally.
6. Add potatoes and salt, sautÃ© 5 minutes or until browned, stirring occasionally.
7. Stir in sausage and broth.
8. Remove from heat.
9. Spoon mixture into 11x7 glass or ceramic baking dish coated with cooking spray. Top with cheese.
10. Cover and bake at 400Â° for 30 minutes.
11. Uncover and bake for an

payoff student loans & more!

### Upcoming Classes:

- Saving Dough in the Kitchen - Feb. 17th
- Auto Buying 101 - Mar. 17th
- Mind Over Money - Mar. 31st
- Sensible Savings - Apr. 21st
- Cracking the Credit Code - Apr. 28th
- Student Loan Repayment - May 5th
- Face Your Future - May 19th

These classes are held at NCALL's **Dover** location at 363 Saulsbury Road. View **upcoming classes**, then call 302-678-9400 to register.

**Free  
Classes!**

## 5 "How To's" All Homeowners Should Know

Click any item below to view a "how to" video on that topic.

**Fix Your Toilet**

**Change the Furnace Filter**

**Hang Pictures on Your Walls**

**Unclog Your Sink**

**Install a Light Fixture**

additional 15 minutes, or until golden.

12. Sprinkle with thyme.  
Serve warm.

*Source: Cooking Light,  
November 2011*

### Community Events

#### February 21st

Hard Hats & Heels Gala by  
Sussex County Habitat for  
Humanity

#### February 22nd

Celebrity Bartending at  
Tom's Bullpen for Central  
Delaware Habitat for  
Humanity

#### February 28th

Diamond State Land Trust  
Orientation

#### March 8th

Daylight Savings Time

#### March 21st

DSHA Homebuyer Fair

#### April 11th

Builders Dash 5K Run/Walk  
at Fordham and Dominion  
Brewery for Central Delaware  
Habitat for Humanity

**Your Housing  
Counselor or Financial  
Coach is just a phone  
call away if you have  
any questions or  
concerns.**

**302-678-9400**

# 10 Ways to Keep Your New Year's Resolution

Many of us make new year's resolutions in hopes of improving our lives, but only [8%](#) of people actually succeed. So, here are 10 ways to help you keep your resolutions:

**1. Set Short-term Goals for Long-term Results.** Those who break their resolutions down into small, realistic goals usually have more success than those who are too ambitious. If your goal is to save money, instead of making a resolution to save \$1,000, set weekly goals, like the [52-Week Savings Challenge](#), which sets realistic weekly goals that will result in \$1,378 in savings by the end of the year.

**2. It Should be a Journey, Not an Outcome.** If you have control over the resolution, then you will be likely to be successful. For instance, if you want to lose 15 pounds, don't focus on the number on the scale, instead plan to go to the gym three times a week or fill half of your plate with fruits and vegetables. If you stick with your workout plan and eat healthy, you will shed those extras pounds.

**3. Schedule Time.** Use a calendar to schedule gym sessions or make a deposit in your savings account. By prompting yourself to stick with the plan, you're more likely to reach your ultimate goal.

**4. Use the Buddy System.** By teaming up with a friend, you can motivate each other and celebrate each other's milestones. Perhaps you can have a friendly competition that results in the loser buying the winner dinner. See who can save the most on groceries or do the most reps at the gym. Be creative and have fun!

**5. State Your Goals.** Tell your friends and family about your goals. People that share their goals with others are more likely to succeed because it makes them socially accountable to achieving their stated goals. Mention it in a conversation or post it on social media. Make your goal more than a mere wish.

**6. Keep Records.** Tracking your progress is an excellent way to stay on track and keep yourself motivated. If you want to read more, Goodreads has a reading challenge that will track the progress made towards the goal you set for yourself. You can also compare your progress to others who have accepted the challenge.

**7. There's an App for That.** [Noom](#) not only tracks your diet, exercise and task completion, but also gives advice to help reach your goals. [Mint](#) will help track personal finances by tracking spending by category to help keep you on budget.

**8. Celebrate Small Victories.** It can be challenging to sacrifice and stick with a plan of

action. To stay motivated, reward yourself when you reach a milestone. Be sure that you don't set yourself back in doing so, like going on a shopping spree or a weeklong vacation. Keep it simple, yet satisfying, like a bubble bath, dinner with friends, or weekend camping trip.

**9. Rethink Your Resolutions.** If you find that a resolution is increasingly difficult to achieve, then change it. If you find the 52 -Week Savings Challenge to difficult in the beginning, then opt to save \$25 each week. That's still \$1,300 by the end of the year!

**10. Don't Give Up!** People often give up on a resolution after a minor slip. Slip ups are to be expected. Otherwise, you wouldn't have made the resolution to begin with. Instead, reinforce the desire to improve yourself or your situation.



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