



MONEY WISE



A Publication of Consumer Credit Counseling Service of Fayetteville
With Branch Offices in Central and Southeastern North Carolina

Sonji Holmes, Editor

www.ccap-inc.org/cccs.htm

April — June 2009

What You Should Do If You Lose Your Job

With a current unemployment rate of over 10 percent coupled with expectations that it will reach as high as 14 percent next year, there is little doubt that North Carolina is in a recession. So, what should you do if you lose your job?



First, determine if you are eligible for unemployment benefits. According to the Employment Security Commission of North Carolina (ESC), you must have worked in two of the quarters in a "base period", usually the first four of the past five calendar quarters to be eligible. Your loss of employment has to be through no fault of your own. If you were fired for cause or quit your job, you may not be eligible. Moreover, in North Carolina you are not eligible for unemployment benefits until any separation pay, vacation pay, etc. runs out. Benefits cannot last for less than 13 weeks or for more than 26 weeks. You may be eligible to receive up to an additional 33 weeks of Emergency Unemployment Compensation as part of the American Recovery and Reinvestment Act. All you have to do is to continue to file your weekly certification, and as long as you meet the eligibility requirements. Moreover you may be eligible for the federal \$25 FAC supplement with the first payable week starting as of February 28, 2009. If you are eligible to receive as much as \$1 under any compensation program, ESC will pay you the additional \$25 through the week beginning December 20, 2009.

Once you have determined that you are eligible you must provide the dates of your last employment and the wages you were paid. If you were in the military, you can use your service dates. If you are filing and are not a citizen, you will need your alien registration number.

There are 3 ways you can file for unemployment benefits. You can file on line at www.ncesc.com, or you can apply in person at your local branch office of the ESC. Additionally you can call a toll free, 24-hour number: (877)841-9617.

Second, take a look at your insurance plan. If you were insured under your employers' group health plan you will be able to continue group health insurance for up to 18 months after you have been laid off (COBRA). You will have to apply for this and pay the premiums as well as some additional cost. If your employer provided you with group accident and life insurance you will probably have a 30 day period from the day you left the company to reapply for an individual policy with the same company without having a medical exam.

Last, but not least, be prepared and committed to changing your standard of living. Develop a family action plan. Only purchase what the family needs. Cut back on all expenses, such as communications, clothing, and entertainment. Don't default on payments, and communicate with your creditors. If you need additional assistance, contact your social service agencies. Moreover, contact CCCS to help you develop your plan of action and coordinate those services that you may need to help your family survive these difficult economic times. We will all have to work together, neighbor to neighbor.

Patricia Tyson
CCCS Director

Money Smarts Radio Show

Tune in to 640AM
WFNC News Talk Radio
Saturday Mornings at 10am
Money Smarts with Patricia Tyson,
Director of Consumer Credit Counseling
Service of Fayetteville
Learn about better ways to handle your
money and call in for financial advice dur-
ing the show.

Congratulations!

Esther Acker and **Sonji Holmes** completed one of their courses offered through the American Management Association (Performance Appraisals: How to Achieve Top Results) on March 17, 2009.

Cherry Hill passed her certification as a Credit Counselor. The certification course is offered through the National Foundation for Credit Counselors.

William Young passed his certification course offered through the National Association of Housing Counselors and is now a certified Housing Counselor.

CCCS Director
Patricia Tyson

Management Staff

Esther Acker, Counseling Services
Manager
Cynthia Williams, Community Education
and Outreach Coordinator
Dianne Bright, Accounts Manager
Sonji Holmes, Administrative Assistant
Supervisor

Counselors

John Colvin, Jr., Marilyn Fields, Cherry
Hill, Judy James
Amy Kemp, Rosey Clarke-Mace,
and William Young

Administrative / Support Staff

Amanda Fountaine,
Program Support Aide I
Deborah Norris, Program Intake Aide

Hot Tip to Save Money!!!

Reduce your Electric bill by 50%



Unplug electrical items you are not using. Even if they are off they are still pulling current. Invest in a Smart Strip (Smart Homes USA; Phone order 1.888.843.9103; Starting Price \$30; www.smarthomeusa.com). It does not allow your items to pull electric current when off. You will probably cut your electric bill in half.

A Meal for a Family of 4 for \$10 (Busy Cooks)

Crockpot Lemon Chicken with Carrots: \$9.93
Prep Time: 15 Minutes; Cook time: 8 Hours

- 6-8 boneless, skinless chicken thighs (thighs are less expensive)
- 6 ounce, can frozen lemonade concentrate, thawed
- 1 onion chopped
- 2 cups carrots
- 1/4 cup ketchup
- 3 tbsp. brown sugar
- 1/4 cup water
- 1/2 tsp. salt
- 1/4 tsp. of pepper
- 2 tbsp. cornstarch
- 3 tbsp. water



Preparation: Place onion and carrots in the bottom of 3 - 4 quart crock-pot. Top with chicken thighs. Combine remaining ingredients except for cornstarch and 3 tbsp. of water in small bowl and blend well, pour into crock-pot. Cover and cook on low for 8 hours until chicken is tender. Remove chicken from crock-pot and shred, using two forks. Return to crock-pot. Inside of bowl combine cornstarch and 3 tbsp. water and blend well. Add to crock-pot along with shredded chicken. Stir and cook for 15 to 20 minutes until liquid is thickened, serve over cooked rice. Left-overs could be used for lunch the next day.

The CCCS Calendar

Payment Received By (Mondays)* Weekly Disbursement (Thursdays)

April	
March 30	2
April 6	9
13	16
20	23
27	29
May	
4	7
11	14
18	21
22	27
June	
1	4
8	11
15	18
22	25

Workshop Schedule

April 2009

- 01-15 VITA Free Tax Preps, Mon. - Fri. (9am - 3pm) Saturdays (9:00am - 1:00pm)
- 01 Health Fair, Kinston, Caswell Development Center (10am - 3pm)
- 02 Credit & Money Management for FTAC Pope AFB (8:45am-10:45am)
- 04 First Time Homebuyers Workshop, Goldsboro (8:30am - 4:30pm)
- 04 Massy Hill Spring Festival, Massey Hill Rec. Center (12pm - 5pm)
- 04 Personal Financial Management (Pre-Discharge BK) 9am - 12pm
- 09 Reality Store, Lewis Chapel Middle School (12pm - 3pm)
- 16 Credit & Money Management for FTAC Pope AFB (8:45 - 10:45am)
- 16 City of Fayetteville Community Day/Activity Day, Spivey Rec. Center, (10am - 2pm)
- 20 Newcomers Budgeting & DSP Questions (5:30pm - 7pm, CCCS Office)
- 21 Ft. Bragg-Consumer Awareness Week Kickoff (10am - 2pm)
- 25 First Time Homebuyers Workshop, Seabrook (8:30am - 4:30pm)
- 25 Community Day at Macedonia Baptist Ch., 5064 Macedonia Ch. Rd. (1:00pm - 4pm)
- 27 Cleaning Up Your Credit, Goldsboro, Wayne County Library, (6pm - 7pm)
- 27&28 Money Mentor, Work First, DSS, 2 Days (9am - 12pm)
- 28 Ft. Bragg-Consumer Awareness Week (10am - 2pm)
- 29 Identity Theft, Goldsboro, Wayne County Library (6pm - 7pm)
- 30 Credit & Money Management for FTAC Pope AFB (8:45am - 10:45am)

May 2009

- 09 Personal Financial Management (Pre-Discharge BK) 9am - 12pm
- 14 Credit & Money Management for FTAC Pope AFB (8:45 - 10:45am)
- 16 First Time Homebuyers Workshop, Seabrook (9am - 4pm)
- 16 Myers Recreation Center Annual Community Day (11am - 4pm)
- 18 Newcomers Budgeting & DSP Questions (5:30pm - 7pm, CCCS Office)
- 18&19 Money Mentor, Work First, 2 Days (9am - 12pm)
- 21 Personal Financial Management (Pre-Discharge BK) (6pm - 9pm)
- 28 Credit & Money Management for FTAC Pope AFB (8:45 - 10:45am)

June 2009

- 11 Credit & Money Management for FTAC Pope AFB (8:45 - 10:45am)
- 13 Personal Financial Management (Pre-Discharge BK) (9am - 12pm)
- 15 Newcomers Budgeting & DSP Questions (5:30pm - 7pm, CCCS Office)
- 18 Personal Financial Management (Pre-Discharge BK) (6pm - 9pm)
- 18 Laurinburg, AARP Members Meeting, Scotland Place Senior Center (2pm - 4pm)
- 25 Credit & Money Management for FTAC Pope AFB (8:45am - 10:45am)
- 27 First Time Homebuyers Workshop, Myers (9am - 4pm)
- 29&30 Money Mentor, DSS, Work First, 2 Days (9am - 12pm)

Exceptions may apply due to holidays, inclement weather and other unforeseen circumstances.

Neighborhood Financial Care Centers

- Fayetteville, Green St.** (910) 323-3192
(888) 381-3720
- Fayetteville, PFCU** (910) 487-0056
(888) 381-3720
- Goldsboro** (919) 751-3868
(888) 464-1060
- Lumberton** (910) 671-4502
(877) 671-4502
- Smithfield** (919) 464-2492
(888) 464-1060
- Sanford** (919) 776-2101
(877) 686-2101
- Coastal Carolina** (252) 638-6133
(877) 261-8619
- Jacksonville** (888) 381-3720
- Southern Pines** (910) 246-3288
(877) 868-3288
- Kinston** (252) 522-8004
(866) 522-6792
- Wilmington** (910) 332-8957
(888) 252-1629



MEMBER
People Who Care