

Building Better, Healthier Marriages



Shawn and Melissa LaRochelle recently graduated from the Financial Partners program.

Financial Partners, a new Foothills program, is a common sense money and budget management program for married couples. It is designed to improve relationship skills by focusing on financial management.

Early in their relationship Shawn and Melissa communicated wonderfully when it came to their finances but admit that over the years their communication in this area decreased. By deciding to go through the Financial Partners program they feel it has pulled them closer together and now they once again

share the same financial goals. Shawn and Melissa knew they needed help with their finances. “We needed help with the whole thing - from credit cards to saving money, from retirement to planning, and *especially* getting out of debt,” said Shawn.

Married ten years, the couple has two children Hayley, 8, and Scott, 5. Shawn, a service advisor at Mann Chrysler, and Melissa, owner and stylist of Salon Revue, were excited when they heard about a new class that Foothills was going to offer their community.

Financial Partners follows the concepts of Dave Ramsey’s Financial Peace University. Shawn had heard of the program from a friend at work.

share the same financial goals.

Their biggest goal – NO DEBT! “It’s more credit card debt than anything,” said Shawn. Their debt comes from owning their own business and buying a larger house than they may have needed.

“We overextended when we purchased our house,” said Shawn. “We thought we would grow into it. We also spent a lot on buying things like furniture for the house. It was really easy to just swipe the plastic.” They thought the debt that occurred when furnishing their house would be paid off by now. They also thought, like many people, it’s only a couple hundred dollars. What’s the big deal?

“Baby Steps”

1. \$1,000 to start “Emergency Fund”
2. Pay off all debt using the “Debt Snowball”
3. Save 3-6 months of expenses in savings
4. Invest 15% of household income into Roth IRA’s and pre-tax retirement
5. College funding for children
6. Pay off home early
7. Build wealth and give (mutual funds and real estate)

“But once you add interest over time - that hundred dollars keeps multiplying and gets bigger and bigger,” said Melissa. “I think we’ve learned from our mistakes. We haven’t used a credit card in a very long time.”

Shawn and Melissa are considering selling their house and downsizing to a smaller house.

The couple also admits to using credit cards when buying things for their two children. “We used them a lot around Christmas time,” said Shawn. “But Christmas comes at the same time every year. You have to plan for it and not rely on credit cards.”

“If we sell our house, all of our debt will be squashed,” said Shawn. “We’ll be able to pay everything off and get our second chance. If not, it’s probably going to take a couple of years.”

Besides being debt free, the couple has bigger goals that include saving for

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Richmond Transit Service Begins

When it comes to transportation, Richmond residents now have more choices. On April 16, Foothills began operating a public deviated-fixed transportation route in Richmond. Foothills has partnered with the City of Richmond to provide this new, much needed service.

This route called - **Richmond Transit Service** - will offer the Richmond community affordable, safe transportation. Two, wheelchair assisted buses will operate this route.

These two buses run a 90-minute loop around Richmond stopping at twenty-two different sites including residential neighborhoods, shopping centers, government buildings, and the hospital Monday through Friday from 9 a.m. - 6 p.m. "Our two buses run the same route every 90 minutes to ensure that a bus stops at each stop every 45 minutes," said Karen Bailey, Program Developer.

Riders are able to board the bus at any of the stops set up for only \$1. With a bus pass riders will be able to ride as many times as they want on the date their bus

pass is purchased. Bus passes can be bought in bulk at a thirty percent discount. A book of ten bus passes costs \$7. Riders can call in a stop along the route if that stop is within three-quarters of a mile off the regular route. "For example, if a rider would like to go to Applebee's, we can accommodate that because it is within three-quarters of a mile on the existing route," said Bailey. All special requests must be made 24 hours in advance by calling 859/624-3236.

Foothills will buy two new buses with federal funds secured by Congressman Ben Chandler. Until the two new buses arrive, two existing back-up buses will run the route. The City of Richmond will cover operational expenses with matching amounts from the Kentucky Cabinet for Transportation.

City Manger David Evans stated in the commencement ceremony that this service is designed to help Richmond's elderly, handicapped and low-income residents. "The purpose of government is to offer service to the public and what greater service can we offer than to have basic transportation services for people," said Evans.

Mayor Connie Lawson spent years on creating a bus service for Richmond. She stated that a small start is key.



Mildred Watts, 78, and Johnetta Mack, 74, board the bus at Madison Towers. Mildred and Johnetta, both residents at Madison Towers, ride Richmond Transit Service almost every day.

"I think that a bus service that starts small and grows will be very successful in this community," said Mayor Lawson. "Like anything else it will take a little time for it to catch on. People have to pass the word among themselves."

"I've been around here a long time and have heard this talked about for three decades," said State Senator Ed Worley. "It's a great day in Madison County to have this bus service. All parts of the community will benefit from this bus service especially the tie between Eastern Kentucky University and the City, which is absolutely vital to the health, welfare and the economy of this town."

"This bus service is one of the greatest things that has ever been done for the citizens of Richmond, especially the seniors," said Gladys King, Richmond resident. "This bus service is going to be a godsend for the residents of Madison Towers," said Patsy Eaton, Richmond resident and Madison Towers resident.

See page 3 for a list of Richmond Transit Service stops. For a complete schedule and map log on to foothillscap.org. For more information call 859/624-3236.



Local and state officials kick off the Richmond Transit Service at a commencement ceremony held on April 16. Pictured L-R: City Manager David Evans, Mayor Connie Lawson, State Senator Ed Worley and Foothills Board Chair Ruth Ferrell.

The News in Brief...

One reason to use public transportation
*According to a survey released by AAA, the average price for a gallon of gasoline has hit an all-time high of \$3.18.

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Richmond Transit Service Stops Include:

- Oakland/Linden Street
- Smith Village
- Evansdale/Cottonwood
- Richmond Green Apartments
- E. Irvine/N. Estill Street
- First Baptist Church/E. Irvine
- Madison Towers
- Courthouse/Main Street
- Richmond Manor
- Robinson Terrace
- Senior Citizens Center
- Willis Manor
- EKU Student Services Center
- Peddler's Mall
- E.W. James/Big Lots
- Pattie A. Clay Hospital
- Wal-Mart (grocery side)
- Richmond Mall
- Lexington Clinic/Save-A-Lot
- Kroger
- White House Clinic
- YMCA



Several Youth Investment Project (YIP) participants attended this year's Regional WIA (Workforce Investment Act) Steps to Success Competition. This 2nd annual competition, Funding, Education and Employment, was hosted at Eastern Kentucky University on March 30. Foothills' YIP program helps in-school and out-of-school youth obtain the skills they need to graduate or receive their GED. Pictured above: Rodger W. Bingham "Kentucky Joe" from the 2001 CBS Survivor II series, with David King, YIP Estill County High School senior. David King along with Estill County High School senior Ariel Sparks and many other youth represented Foothill's YIP program in the competition. Powell County High School seniors won 1st place for their Youth Investment Project



Scrapbook entry. Pictured below l-r: Sasha Martin, Kim Marcum, Ashley Conn, Paige Rogers, Anjel Wright, and Carrie Rogers.

footnotes

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Karen Bailey - Editor
Vicki Jozefowicz - Executive Director

Foothills Community Action Partnership
309 Spangler Drive
Richmond, KY 40475
859-624-2046/859-624-2049(fax)
www.foothillscap.org

Letter Carriers "Stamp Out Hunger"



Nancy Taggart/The Richmond Register

Richmond letter carriers including Jon Beach, front, haul bins of non-perishable food collected on their mail routes as part of the National Association of Letter Carriers' one-day food drive into the Baptist Campus Ministry building at Eastern Kentucky University to be sorted and distributed to local food banks.

Letter Carriers across the nation collected non-perishable food donations on Saturday, May 12 during their 15th annual "Stamp Out Hunger" Food Drive. This one day event is the nation's largest one-day-effort to combat hunger. Donations were collected as letter carriers delivered mail along their routes. In Irvine, letter carriers collected donations for Foothills' Food Bank located at the Estill Co. Outreach Office. In Richmond, donations were collected for the Madison County Food Bank at Foothills Madison Co. Outreach Office. Other recipients in Richmond included the Salvation Army, Bereans United for Utility and Rent Relief and local churches.

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college and putting money into their retirement. "I definitely want to build that up," said Shawn. "I'd also like to have a 15-20 year plan as far as having no debt at all. I think if we follow the advice of the Financial Partners our goals are definitely attainable!"

"Class went really quick," said Melissa. "It was fun and I learned a lot. I think once you are debt free it relieves a lot of stress that is put on you when you know you owe money."

"This class has helped us communicate with each other and come up with a realistic family budget," said Shawn "It really helped our marriage." Since graduating in May the couple has already completed step one - which is to put \$1,000 in the bank. They are working towards snowballing their debt. They have paid

off one credit card and are very close to paying off a second credit card. After that they will only have one more card to pay off.

"A lot of the class material was common sense," said Shawn. "But sometimes it takes a third person to tell you what to do so it doesn't come from one or another. Just because he said so or I said so, that's the way it has to be. We needed it to come from a third person. We needed someone else to get us on track because everything we tried didn't seem to work. I would recommend this class to anyone - at any age."

Financial Partners, including all training materials, is provided at no cost to participants. Classes are taught by accredited counselors in a

one-on-one setting and/or in a group setting. Classes include videos, workbooks and group discussions. In Clark, Estill, Madison and Powell counties call 859/624-4116. In Bath, Menifee, Montgomery, Morgan and Rowan counties call 859/783-0362.



Financial Partners hosted an Open House/Ribbon Cutting on April 10 at their office located at 311 Spangler Drive in Richmond. The Richmond Chamber of Commerce helped Financial Partners staff celebrate this new endeavor.

Foothills Community Action Partnership

309 Spangler Drive
Richmond, KY 40475
P: 859-624-2046 or 1-877-784-4391

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