



Oxnard Housing Authority Family Self-Sufficiency Program

RESIDENT NEWSLETTER

SPRING ISSUE, 2016

April is Financial Literacy Month!

Financial problems are a major stressor in people's lives. Two-thirds of Americans are stressed about finances, almost half have trouble paying their monthly bills and forty percent are financially illiterate. Financial well-being is crucial to be able to



achieve different goals people may have such as the capacity to absorb a financial shock, good credit, low-interest loans, homeownership, and retirement. Countless numbers of people need help improving their financial circumstances and Financial Literacy month is an excellent time to do so.

There are many financial services that are available to the public such as financial coaching, financial workshops, debt management programs, credit counseling and repair, and banking services. Read on to see how the following financial information and services can benefit you.

If you think you can improve your financial situation, take action by developing a financial plan by creating smart financial goals based on your needs. Start the path to financial wellness today!

INSIDE THIS ISSUE:

How to obtain your credit report 2

Financial Literacy Workshop 2

OHA Staff:

Arturo Casillas
Housing Director
(805) 385-8096

Jesus Andrade
Public Housing
Supervisor
(805) 385-8114

Patricia Sanchez
Section 8 Supervisor
(805) 385-8097

Jaime Arellano
FSS Coordinator
(Public Housing)
(805) 385-8118
jaime.arellano@oxnard.org

Marilu Duran
FSS Coordinator
(Section 8)
(805) 385-8114
marilu.duran@oxnard.org

Oxnard Housing Authority
300 N. Marquita St.
Oxnard, CA 93030
(805) 385-8114
www.oxnardhousing.us



How to Access Your Credit Report & Score

*Did you know?
Checking your
own credit
report does
NOT have an
impact or
lower your
credit score.
Act now and
check your
credit today!*



Knowing what's on your credit report and history is a great way to begin your path to financial wellness. There are different ways to access your credit report.

You can receive a free copy of your credit report once a year from www.annualcreditreport.com from each of the credit reporting companies— Equifax, Experian and TransUnion. You will then be given an opportunity to purchase a credit score for as little as \$7.95.

You can also sign up for free at www.creditkarma.com. Credit Karma gives you access to your free

credit report and score from Equifax and TransUnion.

The Oxnard Housing Authority also partners with non-profit agencies such as **SurePath Financial Solutions** and **Ventura County Community Development Corporation (VCCDC)**. These agencies offer financial coaching programs and you can meet with one of their credit counselors which will access and review your credit report with you for a minimal fee.

Contact an FSS Coordinator if you have questions about these services or would like a direct referral.



Phone: (805) 273-7800
www.vccdc.org



Phone: (805) 383-7700
www.SurePath.org

Next Financial Workshop coming June, 2016!

The Oxnard Housing Authority's FSS Program and Resident Services Program is partnering with SurePath Financial Solutions once again to provide the second of the series of three free financial workshops to the public. The topics for this workshop will be budgeting and goal setting. Look for more information coming soon or contact an FSS Coordinator for more information and to register for the workshop.



Sign up for the FSS Program Today!

To enroll in the program, you must be 18 years old and a Public Housing or Section 8 participant. The Head of Household must execute the FSS Contract of Participation. The program is voluntary and you may end your participation at any time. You can also keep your housing assistance at the end of the program. Call an FSS Program Coordinator for more information or to schedule an appointment for an orientation.



Save money from your monthly rent payments during the program and you can use your savings for a down payment to purchase a home!