



**Community Action Partnership of Western Nebraska
October 2009**

The **Opportunity Center** opened officially September 1st and we held our Grand Opening on September 29th!

The Staff for the Asset Building Choices Program are: Misty Livingston-West, ABC Program Manager, Jessica Hanson, Asset Development Coordinator and Debra Beliel, Business Enterprise Coordinator.

The following programs will be available at the Opportunity Center:

- **Long Term IDA's (Individual Development Accounts)**
Matched savings accounts to purchase a home, start or expand a small business or pursue post secondary education.
- **Productive Asset IDA's**
Matched savings accounts to purchase an asset that will help the participant move towards a larger asset. This includes:
 - **Wheels to Opportunity:** Matched savings accounts to purchase a safe, affordable, reliable automobile
 - **Fast Track Needs and Necessities:** Matched savings accounts for necessities such as computers, specialized tools or equipment, etc.
- **Money Matters**
A financial literacy class to increase understanding and implementing good money management, learning the importance of an Emergency Fund, setting financial goals, repairing or establishing credit, setting a spending plan, learning to work with available income.
- **Financial Fitness**
One-on-one financial fitness coaching guides participants through activities and exercises which examine their income, expenses, and spending habits. Participants learn to develop a realistic budget with the goal of sticking to it and putting a portion of their earnings away in an Emergency Fund.
- **RentWise Nebraska Classes**
This interactive 2 day class helps individuals become responsible renters by addressing the following topics: Communication with Landlord and Neighbors, Managing Your Money, Finding a Place to Call Home, Getting Through the Rental Process, Taking Care of Your Home, and When You Move Out.
- **Beginning Computer Classes** such as keyboarding, internet, web design, building a resume, using Outlook, and basic computer programs.
- **Pathway for Better Employment** including effective interview skills, dressing for success, professional telephone skills, basic customer service
- **Bridges to Business**
This is a practical hands-on business development program designed to help promising, up-and-coming micro business owners learn to start, manage and grow their business in rural Nebraska.

Building Partnerships

- **Program Partners** include: TRIO Program at WNCC (Donna Berge & Ce Merrigan), REAP – Rural Enterprise Assistance Program (Jerry Terwillinger), Vocational Rehabilitation (Gordon Hofmaier), Homebuyer's Education (Mike Minzey)
- **Investment Partners** include: First State Bank, Platte Valley Bank, US Bank, Valley Bank and Trust, Kim Flaherty, Chuck Karpf (FACT), Private Donor

Statistics as of September 30, 2009

Long Term IDA's:	3 (Goal of Home ownership)
Productive Asset IDA's:	5 (4 for Automobile Purchase, 1 computer)
Financial Fitness:	22 enrolled
Money Matters:	20 for session starting October 5 th
RentWise:	22 for September 18/19 Session
Pathways for Better Employment:	7 registered for the October 14 th workshop

Coming in November:

- RentWise – November 5/6
 - 4 enrolled so far
- Dave Ramsey's Financial Peace University for Nonprofits starting November 23rd.
 - 12 enrolled so far

