A New Home For The Barkins

Larry and Desiree Barkins have a new home, thanks to the IDA program. Larry used the IDA savings and match along with funds from the City of Pine Bluff Office of Economic and Community Development Department to help with the down payment and closing costs. Larry and Desiree said they would not have been able to purchase their home without the IDA program. With the match funds that were not needed for closing, Larry is using to do some repairs and “fixing up.”

What’s Happening in Mississippi and Helena

- In Helena we have a total of 49 accounts, and the program is proving to be very successful. Two participants are ready to buy homes and have been approved to receive their match money from the Federal Home Loan Bank.

- In Mississippi we have 7 participants in the IDA Program. Since June, Mindy has been going to Mississippi every Thursday to get to know people in the communities and to help people learn more about IDAs! If you live in eastern Mississippi or have relatives in eastern Mississippi have them give Mindy a call at 1.870.816.1104.

Budgeting & Savings Tips
By Kim Burgess, IDA Participant

1. Write your monthly income and expenses on poster board. Write down the total amount of your income, and then create a checklist of your bills. Check each bill off as you pay it. Kim has the poster taped to her bedroom wall where she can see it when she walks into her room. This keeps her money matters right before her eyes.

2. Buy a clear hanging shoe storage unit that holds about 12 pairs of shoes and hang it on a door. Label each slot with the name of the bill and the due date. As each bills comes in, put it in the appropriate slot. This way they are in your view and don’t get lost in a drawer. This will help you remember to pay the bill on time and avoid those late fees.

3. Buy in bulk and cook just enough for your family. Frozen veggies are perfect, Kim says, that way you can make sure not to waste, cook only what you will eat in one setting.
Economic Skills Class Schedule 2003

**Pine Bluff**

All Pine Bluff classes will be held at 10 a.m. and 6 p.m. at Good Faith Fund, 2304 W. 29th Ave.

**July**
- July 10  Spending as a Habit—Saving as a Goal
- July 16  Renting, Leasing or Buying
- July 22  Rapid Assets Information Meeting

**August**
- Aug. 7   Financial Services
- Aug. 14  Rapid Assets Information Meeting
- Aug. 20  Asset Specific Training/Homeownership/Repair

**September**
- Sept. 4  Credit Management—Solving Debt Problems
- Sept. 17  Rapid Assets Information Meeting
- Sept. 25  Money Management

**Helena**

All Helena classes will be held at 6:30 p.m. at the Entergy AP&L Building on Richmond Hill Drive

**July**
- July 8   Financial Services
- July 15  Rapid Assets Information Meeting

**August**
- Aug. 5   Credit Management—Solving Debt Problems
- Aug. 12  Rapid Assets Information Meeting

**September**
- Sept. 9  Renting, Leasing and Buying
- Sept. 16  Rapid Assets Information Meeting