



# NEWSLETTER

We are a diverse and supportive community working side by side, creating opportunities to achieve our goals in wellness, education and employment

Changing Seasons Credit Union stopped by and spoke to us on how to build a better budget. We learned how to assess our budgets and set realistic goals, tools to help you save and effective ways to grow our savings.

## Budgeting Tips:

- Set realistic goals.
- Know the difference between "need" and "want"
- Underestimate your income.
- Overestimate your expenses.
- Budget for unexpected expenses.
- Reevaluate your budget when life changes.
- Allow room for errors or transgressions.



## What a Budget Actually Does:

In its simplest form, your budget should help you do two things. Just two!

1. Your budget should help you spend less than you earn. If you're spending more than you earn, your budget isn't working for you.
2. Your budget should help you spend money on what you value. Put more money towards what matters, and less towards things that don't.



## DAVE'S DAILY TIP

ASK YOURSELF IF  
WHAT YOU'RE  
BUYING IS A NEED  
OR A WANT.  
THERE IS A BIG  
DIFFERENCE.



## In This Edition

Page 1– Changing Season's and budgeting  
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## Career Builders

## Cover letter and Resume tips:

## Goal of a cover letter:

- To explain how you found the position and why you are interested
- To explain why you are the best candidate and how you meet the qualifications of the position
- Describe the special talents you bring and how your skills and experience can help the employer
- Thank the employer, request an interview, and let them know when you will follow up



*"I see on your resume that your last position as a stay-at-home mom included system management, financial planning, clinical diagnosis, arbitration, family therapy, computer support and strategic thinking."*

## Cover letter tips:

- Keep it to one page
- Use resume paper and envelopes that match (if sending by mail)
- Center letter on page as much as possible
- Single space the text of letter, double space between paragraphs
- Proofread, Proofread, Proofread!



## What's Happening???

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Morning meeting at 9:00am daily</b>	<b>Unit meetings at 9:30am and 1pm daily</b>	<b>*Splashtastic and the Bangor Y requires a Y membership or a day pass</b>		<b>1</b> 12 PM: Upper Body 1:30 PM: Career Builders MTG	<b>2</b> 12:30 PM: Meditation 4PM: Social:Sports Arena	<b>3</b>
<b>4</b>	<b>5</b> 11:30 AM: Splashtastic 12PM: Indoor Walking Program 1:30 PM: Housing MTG	<b>6</b> 12:30PM: Meditation 3PM: Open Arms	<b>7</b> 12:30PM: Mountain Climbers	<b>8</b> 12 PM: Upper Body 1:30 PM: Career Builders MTG	<b>9</b> 12:30 PM: Meditation 4PM: Social: Unified Basketball Tourney	<b>10</b>
<b>11</b>	<b>12</b> 11:30 AM: Splashtastic 12PM: Indoor Walking Program 1:30 PM: Housing MTG	<b>13</b> 10AM: Hope House Outreach 12:30PM: Meditation 3PM: Open Arms	<b>14</b> 12:30PM: Mountain Climbers	<b>15</b> 12 PM: Upper Body 1:30 PM: Career Builders MTG	<b>16</b> 12:30 PM: Meditation 2:30 PM: OT students Art Project 4PM: Social: St. Pats Day party and going away party for Casey	<b>17</b>
<b>18</b>	<b>19</b> 11:30 AM: Splashtastic 12PM: Indoor Walking Program 1:30 PM: Housing MTG	<b>20</b> 12:30PM: Meditation 3PM: Open Arms	<b>21</b> 12:30PM: Mountain Climbers	<b>22</b> 12 PM: Upper Body 1:30 PM: Career Builders MTG	<b>23</b> 12:30 PM: Meditation 4-6PM: Social: Fondue 4 You 6:30PM: Hope House Outreach	<b>24</b>
<b>25</b>	<b>26</b> 11:30 AM: Splashtastic 12PM: Indoor Walking Program 1:30 PM: Housing MTG	<b>27</b> 10AM: Hope House Outreach 12:30PM: Meditation 3PM: Open Arms	<b>28</b> 12:30PM: Mountain Climbers	<b>29</b> 12 PM: Upper Body 1:30 PM: Career Builders MTG	<b>30</b> 12:30 PM: Meditation 4PM: Employment Dinner	<b>31</b>

## What's for lunch???

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				<b>1</b> Spaghetti and Meatballs	<b>2</b> Pinwheels and Edamame Salad	<b>3</b>
<b>4</b>	<b>5</b> Turkey and Gravy	<b>6</b> Redneck Spaghetti (Macaroni and stewed tomatoes)	<b>7</b> Fish Chowder	<b>8</b> Sweet n' Sour chicken	<b>9</b> Breakfast 8-9  Lunch: Stromboli	<b>10</b>
<b>11</b>	<b>12</b> Taco Boats	<b>13</b> Baked Mac n' cheese	<b>14</b> Beef and Gravy over egg noodles	<b>15</b> Ham and Cheese Sliders	<b>16</b> Boiled Dinner	<b>17</b>
<b>18</b>	<b>19</b> BBQ chicken	<b>20</b> Meatloaf	<b>21</b> Turkey Chili	<b>22</b> Broccoli cheese Soup	<b>23</b> Chicken Bacon Ranch Quesadillas	<b>24</b>
<b>25</b>	<b>26</b> Chop Suey	<b>27</b> Vegetable Lasagna	<b>28</b> Fish Sandwiches	<b>29</b> Chicken Enchiladas	<b>30</b> Lunch: Grilled Cheese and tomato soup  Employment Dinner: Roast Pok, mash potatoes, and asparagus	<b>31</b>