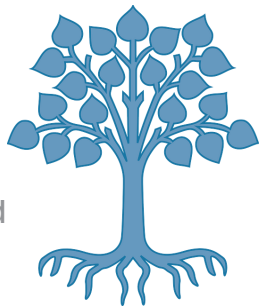


“Never mistake activity for achievement.”

-J.G. Ballard



# The 411

FAMILY SELF-SUFFICIENCY NEWSLETTER  
JULY — SEPTEMBER 2017

## From the Office

A friendly reminder that if you are **not** working, starting a business, or in a post-secondary training or certificate program, you are responsible to submit four job activities every month.

Please submit your quarterly report as well. If I do not receive one from you, I

may contact you by phone, written notice, or a home-visit.

In addition, if you received a letter for an annual review, please contact me to set up an appointment.

For more info, 530-895-4474 ext. 234.

“ Without continual growth and progress, such words as improvement, achievement, and success have no meaning.

-B. Franklin

## Job Search Tip: A professional *and* easy email ID

<https://www.quora.com/Whats-the-most-professional-email-address-when-firstname-lastname-gmail-com-is-already-taken>

Creating a professional-looking email ID is an important feature on your resume. Here are some tips:

**Using your name is your safest bet.** You can add numbers, such as 123, at the end of your email id. Avoid birth year.

**Pick one email address.** Select one email service, and use the sorting or filtering feature to managed your emails versus having multiple accounts.

**Avoid very long or typo-prone email.** Make a distinction between ambiguous

characters. For example, employers might not know if 00@email.com contains two zeros or two o's.

**Avoid references to race, creed, gender, religion, health status, or anything wild in your email address.** Select a neutral email address to avoid offending others.

**Keep your email address simple.** If your name is long and/or often misspelled, only include the first few letters of your name to create a more simple, straight-forward email address.

### Free Email Services:

Zoho Mail  
Outlook (web)  
Gmail  
ProtonMail  
Inbox  
AIM Mail  
iCloud Mail  
Yahoo Mail  
Mail (gmx)

### Notable Job Trends:

A focus on hiring talent digitally.

Employers using 3rd party services to ease financial burden for themselves.

More intense background screenings are requested.

## 2017 Hiring trends Seekers to Watch

<http://money.usnews.com/money/blogs/outside-voices-careers/articles/2016-12-20/2017-hiring-trends-for-job-seekers-to-watch>

**Go where needs are greatest:** Highlight skill sets and experiences coveted by positions.

**Apply, apply, apply:** Do not talk yourself to **not** apply for a job. Apply to as many jobs as you can.

**Carefully read the job description:** Review the job description and ask yourself if you are a good match.

**Anticipate on-the-job training:** Despite that you may already be skilled, expect to be trained once you're hired.

**Expect higher salaries.**

**Expect better perks:** Employers may be offering additional perks and benefits.

# What if someone is using my SSN?



Toll-free Hotlines or Warm lines

If you think someone is using your social security number (SSN), there are several actions you can take.

**Review your Social Security earnings.** Review the earnings posted to your record on your *Social Security Statement*. To get your online statement, log into your personal [my Social Security](#) account and check your account. If you see any inconsistencies, contact the Social Security Administration.

Visit [IdentityTheft.gov](#) to report identity theft and get a recovery plan. [IdentityTheft.gov](#) guides you through each step of the recovery process. It's a one-stop resource managed by the [Federal Trade Commission](#), the nation's consumer protection agency.

**Contact the Internal Revenue Service (IRS) for issues involving taxes.** If you believe someone is using your SSN to work, get your tax refund, or other abuses involving taxes, contact the IRS [online](#) or call 1-800-908-4490.

**Order a free credit report.** You can order free credit reports annually from the three major credit bureaus (Equifax, Experian and Trans Union). Make a single request for all three credit bureau reports:

- Go to online and fill out the [Annual Credit Report Request Form](#); or
- Call 1-877-322-8228

**File a police report.** File a report with your local police or the police in the community where the identity theft took place.



## How to Negotiate Lower Interest Rates

By Jennifer Wallis

<http://www.betterbudgeting.org/2015/09/how-to-negotiate-lower-interest-rates.html>

**Don't threatened them:** Negotiating is a delicate art. Be subtle. Say, "I really don't want to have to stop being your customer but I have been offered a better deal with another company." This will make them less defensive and more likely to help you.

**Negotiate for the lowest fixed rate:** While very low introductory rates can help you reduce your debt, the key is what the fixed rate will be after the introductory period expires.

**Make them an offer:** A fixed interest rate around the prime rate (currently about 8.5%) is a good rate

to shoot for. Some offer fixed rates as low as 7%. If you cannot get them to go this low, even 9% and 10% may be acceptable.

**Snip, snip, snip:** If you have made the effort to negotiate lower rates, you must be serious about becoming debt-free. If you haven't done so yet, cut up all credit cards.

Once you get your rates lowered, you will be debt-free much sooner and save yourself thousands of dollars in interest. Send extra to get them paid off in no time. You have worked hard to earn your money so why don't you keep some of it?

Abused Men  
1-888-743-5754

Abused Women  
1-800-799-7233

Alcohol & Drugs  
1-800-821-4357

Elder Abuse  
1-800-677-1116

Child Abuse  
1-800-422-4453

Cutting & Self-Harm  
1-800-366-2288

Domestic Violence  
866-331-9471

Friendship Line  
1-800-971-0016

Parenting  
1-888-435-7553

Northern Valley  
-855-582-5554

STD/AIDS  
1-800-232-4636

Suicide  
1-800-273-8255

Suicide LGBTQ  
866.488.7386

Rape Crisis  
1-800-656-4673

Veterans with PTSD  
1-877-222-8387

Veterans Suicide  
1-800-273-8255