

## Success Coaches Prevent Evictions with Federal Aid

As the eviction crisis looms for approximately 1.2 million households (*U.S. Census Bureau's Household Pulse Survey*), you can still apply for rental assistance - don't get left out! CERA funds are available in every state. Contact your success coach for income eligibility in your area. They can provide you with a list of documents you'll need, and help you complete your application or connect you with your local agency who is handling them. Your assistance could include past due and upcoming rent along with past due utilities. Don't miss out on this opportunity to not only catch up but get ahead!



**Employee Success!** Dominique (above) reached out to his success coach, Angela Vander Hulst (*West Michigan ERN*), when he heard she could help employees behind on their rent. He had lost his previous job last spring and got behind on bills. Angela achieved communication with his unresponsive landlord and completed the application. Receiving \$4,100 in assistance was a huge weight off his shoulders. He caught up on car payments and started a savings fund. "I couldn't have done this without the help of my success coach, would have been evicted, and staying in a motel again." said Dominique. "Schupan is a great company to offer this help. I like working here because it's a lot less stressful than other places I've

### Southwest Michigan Employer Resource Network

#### Our goal...

Creating access and resources for employee success at work and in life.

#### Member Companies

- ◆ Bronson Kalamazoo
- ◆ Eimo
- ◆ KRESA
- ◆ Heritage Community of Kalamazoo
- ◆ Landscape Forms
- ◆ Schupan
- ◆ TH Plastics

#### Strategic Partners

- ◆ Kalsee Credit Union
- ◆ ERN USA
- ◆ Michigan Works! Southwest
- ◆ WE Upjohn Institute

**COVID  
EMERGENCY  
RENTAL  
ASSISTANCE**



**"People don't ask for help because they are ashamed, but you need to put your pride aside."**

*Dominique McGee, Schupan & Sons, Inc., ERN member employee*

**Mortgage assistance.** If you are behind on your mortgage, there may be local community organizations with funds to help you catch up. Also, stay tuned! The American Rescue Plan Act provides up to \$9.961 billion for homeowner relief. States are expected to allocate funds in Fall 2021. Looking to get by until you can apply? Your success coach can review your budget and offer cost saving tips in the meantime.

worked."

**What do you need to succeed?** Consider the challenges in your life that make it difficult to get to work or concentrate on the job. Think about what is holding you back from financial stability. Your success coach can help create a plan with steps to lead you to your goal.

*Sources: West Michigan ERN; ERN USA*

**Betsy Sanchez, Lead Success Coach**  
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269-270-2038 (cell)

### **Bronson Kalamazoo**

◆ Mon: 7:00am-11:00am

### **Eimo**

- ◆ Thurs: 7:00am-11:00am (1st) (Vicksburg East)
- ◆ Thurs: 11:30-3:30 (2nd) (Vicksburg)
- ◆ Thurs: 7:00am-11:00am (3rd) (Vicksburg)
- ◆ Thurs: 11:30am-3:30pm (4th) (Vicksburg East)

### **Heritage Community of Kalamazoo**

◆ Mon: 11:30am-3:30pm

### **KRESA**

Headstart Commons

◆ Tues: 10:30am-2:30pm (1st/3rd)

Woodsedge Learning Center

◆ Tues: 7:00am-11:00am (2nd/4th)

### **Landscape Forms**

- ◆ Tues: 6:00am-10:00am (1st)(Midlink)
- ◆ Tues: 11:30am-3:30pm (2nd) (Gull Rd & 7800)
- ◆ Tues: 6:00am-10:00am (3rd) (7800)
- ◆ Tues: 11:30am-3:30pm (4th) (Midlink)

### **Schupan & Sons**

- ◆ Wed: 11:00am-3:00pm (1st/3rd) (Davis Creek)
- ◆ Wed: 8:00am-12:00pm (2nd) (Miller)
- ◆ Wed: 8:00am-12:00pm (4th) (Peekstock)

### **TH Plastics**

- ◆ Thurs: 11:30am-3:30pm (1st/3rd)
- ◆ Thurs: 7:00am-11:00am (2nd/4th)

1<sup>st</sup> 2<sup>nd</sup> 3<sup>rd</sup> 4<sup>th</sup> = week of the month



## **Your First Step Towards Financial Freedom**

Do you sometimes wonder where your money goes, why you don't have enough before your next paycheck, or how to organize your bill pay and spending?

**ERN Workshops.** Last month, April Gordon, success coach (*Southwest Michigan ERN*) organized and held a skills-building workshop for member employees at Firekeepers Casino and Hotel. Matt Duguid, Business Development Manager (*Kalsee Credit Union*), provided "Budgeting Basics". Stay tuned for workshops offered by your ERN.

To build relationships and cultivate financial wellness, empowering people to focus on what matters.

**KALSEE**  
Credit Union

**A powerful tool.** "Employees can make an emergency budget instead of putting things on credit cards and build up a savings account," said April.

**Get assistance.** Realize your dreams by taking that first step. "Your success coach can help create a budget with you and provide tools and resources at no cost. They can also refer you to their partner credit union or bank for more in-depth assistance with your finances, getting you on the right track to financial freedom!"

Sources: *Southwest Michigan ERN*; *ERN USA*

## **Marketplace Insurance: Get Assistance!**

If you need of health insurance through the Marketplace, you may have questions and could benefit from assistance in understanding plans and applying for coverage. Getting help with personal issues can relieve stress so you can focus better on your job.

**Success coach assistance.** Your success coach can guide you or connect you with an expert in the field. "I needed insurance and didn't know where to turn," said an ERN member employee. "My success coach connected me with someone who knew the details about special enrollment and I found a great option for my family."

### **Connecting you to resources.**

Independent agencies can serve as the "middle man" at no extra cost to the individual with a goal of finding you the best solution for your healthcare needs at the lowest rate.

**Open Enrollment.** The next Open Enrollment Period begins November 1st, 2021; enroll by December 15th for coverage to begin January 1st, 2022.

**Qualifying Life Event.** Certain events can make you eligible to enroll such as: loss of coverage; changes in your household (having a baby, divorce or a family death); change in residence (different zip code or county); and other circumstances such as becoming a US citizen or leaving incarceration.

**Other options.** You can also enroll in Medicaid or the Children's Health Insurance Program if you're eligible with immediate coverage. Sources: *www.healthcare.gov*; *ERN USA*

