



### Your Bottom Line

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# Carsharing

*Could this innovative option be the answer to your transportation needs?*

Whether it's recycling trash, riding a bicycle, carpooling to work, or taking measures to reduce wasteful use of home utilities, many people are striving to incorporate green living strategies to reduce their environmental footprint.

Due to the toxic emissions cars and trucks produce, some people are taking their efforts a step further by drastically reducing or completely eliminating their use of a personal vehicle. As a result of these efforts, an up-and-coming service called carsharing was created. This concept is already popular in Europe and is increasing in popularity throughout North America.

Carsharing services help satisfy the needs of those who've chosen to do without a personal vehicle but still need occasional short-term

transportation that public transit systems can't fulfill.

Carsharing isn't the same as carpooling or traditional rental services. The mission of carsharing, according to The CarSharing Association, is to decrease personal car ownership and dependence on fossil fuels and reduce the emission of greenhouse gases. Carsharing also encourages residents to walk, cycle and take buses, while providing affordable access to vehicles for all constituencies, when needed.

Some additional benefits of carsharing include:

- Self-service reservation, pickup, and return of vehicle, available 24 hours a day/7 days a week.

- No separate contract agreement required each time a vehicle is reserved.
- Rental vehicles can be reserved by the minute, hour or for a full day.
- Insurance, maintenance, and fuel charges are covered within the reservation cost.

Oklahoma City's revitalized Deep Deuce District is one of many areas benefiting from carshare services. In addition, several of Oklahoma's colleges and universities are also taking advantage of carshare programs on their campuses, including the University of Oklahoma, Oklahoma State University, Oklahoma City University and the University of Central Oklahoma.

While carsharing may be a great option for some users, there can be

cont. on page 2



Tax Prep Money Talks



Q&A: The ReMerge Program



We're Thankful Thoughtful Gifts



Winter Family Fun On Our Mind



Options for Heating Your Home At Your Service



Budget Friendly Recipe Savvy Saving



Partner News Calendar

a downside to these programs. This type of service may not be the best option if you need to borrow a vehicle for long periods of time or travel over long distances. If a particular vehicle is used by multiple drivers throughout the day, attention to cleaning or maintenance may not be given prior to your scheduled use.

Also, carsharing may not be the most budget friendly option if you need a car on a consistent basis, like commuting to work or school. For situations like these, consider renting a vehicle through a rental agency, borrowing a vehicle from a friend or family member, or finding alternative modes of transportation.

For more information about carsharing, visit the CarSharing Association's website at [CarSharing.org](http://CarSharing.org). Also, many major rental car companies have launched their own carsharing programs. If interested, check the website of your preferred rental car company to see if they offer a program in your city.



## { Money Talks }

Start a conversation with your friends or family about money. Ask them:

“If you had to make a money-related New Year’s resolution, what would it be?”

Tell us at [Twitter.com/OKMoneyMatters](https://twitter.com/OKMoneyMatters)  
or [Facebook.com/OklahomaMoneyMatters](https://facebook.com/OklahomaMoneyMatters)



## Tax Planning

With the holidays around the corner, tax season may be far from your mind. Even though there are holiday preparations to be made, thinking about pre-tax planning and end-of-the year tax deductions is a good idea. Here are a few things you can do now to prepare for tax season.

- **Get your records in order.** Take a moment to evaluate your current records, purge unnecessary paperwork, and compile and organize the documentation you need to keep. Take care to shred unneeded documents that contain personal information to protect yourself and your family from identity theft. Consider what deductions you can claim and organize your corresponding receipts and documentation into a simple spreadsheet. A few steps now can save you a big headache later.
- **Be charitable.** If you're looking for ways to reduce your tax burden, consider donating cash or tangible items in good condition to your favorite charity by Dec. 31. After your donation is made, be sure to get a detailed receipt and put it with the rest of your documentation.
- **Use flexible funds.** If you take part in an employer-sponsored flexible spending account, aim to use all banked funds or you'll risk losing your account balance come Jan. 1. Check with your employer for details about types of purchases that qualify for reimbursement.
- **Invest in your business.** If you own a small business, purchasing office supplies and new equipment is a great way to prepare for the new year while lowering your tax liability. Make sure purchases are a good investment and a legitimate, tax-deductible business expense.



# Q&A: ReMerge of Oklahoma County

Jennifer Boyd, Employment and Education Coordinator

United Way of Central Oklahoma

## *Tell us about the ReMerge program.*

ReMerge is an intensive prison diversion program for pregnant women and mothers who are involved in the criminal justice system and are at high risk of imprisonment. We offer a variety of services that address four areas of healthy development and lifestyle: physical, social, emotional, and spiritual. Our program provides staff who serve as a link between court services, probation/parole, and DHS.

We are currently serving 52 women and their children. To date, eight women have graduated and we will be celebrating our third graduation ceremony Dec. 5.

## *Who's eligible to participate in the ReMerge program?*

Participants are primarily referred by the Oklahoma County Public Defender's Office and the Oklahoma County District Attorney's office, but referrals may also come from judges, private attorneys, individuals, or other agencies within the community.

ReMerge provides life changing opportunities and intensive treatment for women who:

- are prison-bound and have been unsuccessful in less intensive treatment programs.
- have substance abuse issues and/or mental health needs.
- have minimal natural support systems in place.

- have a history of trauma or family dysfunction.
- face economic, educational or employment barriers.
- have single parenting responsibilities.

At this time we've reached our program's capacity and have a waiting list for those wanting to enter the program.

## *What unique services does ReMerge provide?*

Our collaboration with private and public agencies is what sets ReMerge apart from some less intensive programs. These partnerships allow us to help remove some of the barriers women face when raising children alone (food, shelter, healthcare, rent, transportation, job training, and job placement.) We also provide intensive case management services to meet the individual needs of each participant and their children. Components of the ReMerge program include individual and group counseling, health and dental services, exercise and nutrition education, and participation in activities that enhance character growth and community involvement.

## *What's your role within the program?*

I'm the employment and life skills facilitator for current participants and the ReMerge Continuing Care (RCC) case manager for our graduates. I work with participants to identify and establish educational and career goals, develop study

skills, and help them navigate the process of college enrollment. On the employment side, we work on writing resumes, strengthening job skills, developing a professional image, and job search skills. Our goal is to transition the women from unskilled jobs with limited benefits and unreliable income into a more stable place of employment. In life skills training, we work on financial planning, budgeting, goal setting, health and nutrition, time management, and decision-making.

The RCC program is designed to improve long-term recovery and participation is voluntarily. We have monthly educational and social meetings that allow participants an opportunity to talk about their struggles and successes with other graduates. We host several social activities that promote sobriety and provide a time for fun with family and friends.

## *What do you enjoy most about your job?*

I have the privilege of watching our participants learn to rise above their fears, anger, self-doubt, and pain. Through hard work they regain the belief that they're strong, resourceful, and capable women and mothers. I get to help them show the world that they're ready to conquer the challenges ahead and are deserving of a second chance. I also enjoy collaborating with employers, landlords, school officials, and others to see past where the women were and see the potential they have for the future.

# We're Thankful For You

In the spirit of Thanksgiving, we want to thank those who've helped Oklahoma Money Matters have a successful 2013. Without our campus and community partners, we wouldn't be able to do the fulfilling work we do. This year, we've:

- Distributed more than 21,000 free financial education publications;
- Presented at 7 state conferences;
- Provided 6 train-the-trainer workshops; and
- Taught approximately 150 financial education sessions, reaching more than 5,000 beneficiaries.

Without our network of partners, including colleges and universities, career technology centers, K-12 schools, non-profit organizations, and tribal entities, this wouldn't be possible. Thank you!

With your continued support and collaboration we hope to accomplish even more in 2014.

## Get to the Heart of Giving

Finding the perfect gift is an act of complete selflessness. It's not about how much you spend, the brand name of the product or how much you'd like the gift for yourself. It's about what the gift means to the person receiving it. When choosing gifts for your loved ones, consider spending more time than money, and you may find that your gifts are more appreciated.

To help you on your way to thoughtful gift-giving, ask yourself the following questions as they pertain to each person on your list:

- **How do your gift recipients show you they care?** Do they tell you "sweet nothings," buy you "little somethings," spend time with you, give you a hug or help you with daily tasks? The way your loved ones most often demonstrate admiration for you could very well be the way they'd like you to show that you care for them. Pin-pointing this information is the first step to understanding what will be most appreciated by your recipient.
- **What do your gift recipients like to do?** How do they spend their free-time? Are there hobbies or activities they particularly enjoy? Consider this carefully. For example, if your wife really loves walking the dog and appreciates spending time with you, you could give the gift of 10 dog walks with her—even if (or especially if) it's not something you particularly enjoy doing yourself. This concept works in reverse, too. If your recipient hates doing the dishes, and appreciates when you help with daily tasks, you could offer to cover that chore for a month—giving the gift of relief! If you want them to be able to "open" a gift of this nature, consider creating redeemable coupons or vouchers your recipients can cash in as they wish.
- **What are your recipient's "favorites?"** To personalize your gift, think about your recipient's favorites—i.e., favorite color, flavor, scent, time of day, author, movie, quote, etc—and incorporate this information into the gift, if possible.





## Winter Family Fun

Keeping the kids busy during a holiday break can seem like a chore. If you're struggling to find entertaining things for your kids to do, here are some ideas for indoor and outdoor fun that cost nothing but time.

**Bundle up and play outside.** Playing in a pile of leaves or building a snowman and making snow angels are great outdoor activities. Not only is playing outside fun, but 15 minutes of vitamin D from the sun is great for everyone!

**Go on a scavenger hunt.** Take a nature walk and search for things like the biggest acorn, reddest leaves or first pinecone of the season.

**Compete in "Olympic" games.** If it's too cold to stay outside, turn your garage into a competition arena. Have a hula hoop contest or throw a football through hoops. Set up a putting green with an area rug and an overturned coffee cup.

**Jot it down.** Encourage your kids to start a holiday journal to keep track of all the fun you've had during break. If they're artistic, they can draw pictures and turn their journal into a scrapbook, too.

**Reuse and renew.** Use items you already have around the house to make home décor or ornaments for your tree. Check out [Pinterest.com](https://www.pinterest.com) or your favorite parenting website for inspiring craft ideas.

## On Our MIND

What's on the mind of OKMM staff? This month staff assistant Leticia Barrios talks about avoiding credit during the holiday season.



One thing I'm determined to do this holiday season is to shop credit-free. To help me stay on track, I've taken several steps to get my finances in order, including creating a budget I can stick to and finding ways to generate extra income without getting another job. These strategies are just the tip of the iceberg. Here are some other ideas that you can try, too!

**Start early.** Holiday shopping doesn't have to start on Black Friday. Instead, keep your eyes and ears open for deals year-round. Keep your purchased gifts in a designated spot so you won't forget about them. Once the holidays roll around, you'll be prepared.

**Have a cash only policy.** Instead of pulling out credit cards, set your budget, make your list, and pay with cash. And don't be afraid to pull out the calculator while shopping. Doing some math and relying on cash can help you stay within budget, which is important because when the money is gone, it's gone!

**Turn hobbies into cash.** Hobbies like crafting, woodworking or baking are perfect ways to do what you love while increasing income. Put your earnings in a savings account and pull what you need when it's time to shop for gifts and holiday supplies.

**Go homemade.** Hand-made gifts can be just as nice, if not nicer, than store bought ones. Instead of heading to the mall, get creative and make something for everyone on your shopping list.

**Shop secondhand.** There are no rules that say gifts must be new. Great deals on gently used items can be found at secondhand stores, antique shops or on websites like [Craigslist.org](https://www.craigslist.org) and [eBay.com](https://www.ebay.com). Re-sale stores are great resources for books, collectibles, art, jewelry and much more!

**Layaway for later.** Layaway programs let you pay a little at a time, making it easier to get the merchandise you want without breaking your monthly budget. Many stores like Burlington Coat Factory, Kmart, and Marshall's offer layaway plans. Even some local antique and jewelry stores offer payment plans for their customers. Check with your favorite stores to see if they offer this service and to get more information about fees and payment schedule.

# The Heat Is On

As temperatures get colder, many people will rely on a central heating system to warm their home. However, if your home lacks central heat or if you're looking for a heating alternative to keep utility costs down, you might consider using a portable heater. Portable heaters can be a great option for smaller areas or heating larger areas for a short amount of time. If you're in the market for a portable heater, here are some things to consider.

Portable heaters can be powered by electric or fluid, such as oil or kerosene, to produce heat in the following ways:

Fan heaters uses forced convection to provide heated airflow with the help of an electric fan.

Quartz or radiant heaters are similar to radiation from the sun, providing heat that's direct and immediate.

Convection heaters circulate warm air through the appliance and gradually heat the air for long-lasting warmth. Generally, this type of heater relies on fluid to help transfer heat.

Many people prefer portable heaters due to their mobility, low maintenance, and adjustable thermostats. However, it's important to consider the potential negatives, too. There's a possibility of heat damage if the appliance is too close to an object, person or pets. Heaters can drive up electric costs if used for too long, and they can become a fire hazard if not plugged into a properly grounded electrical outlet.

When using portable heaters, keep the following tips in mind:

Always unplug heaters when not in use or when you're asleep.

Keep heaters at least three feet away from objects, people and pets.

Ensure your smoke detectors are functioning properly in case of a fire.

Never place rugs or material over heater cords to hide them.

Use fluid-based heaters in a well-ventilated room to prevent air poisoning.

Purchase a heater that automatically shuts off if it tips over.

For more information on the safe use of portable heaters, download the *Heating Safety Tips* on the National Fire Protection Association's website, [NFPA.org](http://NFPA.org).



## At Your Service

### *Workplace Money Matters*

Did you know that employers who provide financial education for their employees are repaid up to three times the cost of their efforts through reduced absenteeism, less staff time spent dealing with personal financial matters at work and increased productivity? It's true, and Oklahoma Money Matters would like to help you make this education a reality for your employees.

Taking advantage of our free workplace financial education service, *Workplace Money Matters*, gives you and your employees access to money management publications and a variety of Web tools and resources, including self-paced learning modules, a searchable resource clearinghouse, and a customizable budget calculator. In addition, OKMM staff will work with you to build customized money management workshops that fit your schedule and your employees' interest and needs. Session formats include lunch-n-learns, corporate training events and train-the-trainer programs.

We can also help with marketing and promotion by providing value-building materials to support your employee education efforts, such as:

- paystub inserts
- customized email blasts for employees
- educational content for your website, staff newsletters, or employee portal

To learn more about *Workplace Money Matters*, contact us at 800.970. OKMM or [oklahomamoneymatters@ocap.org](mailto:oklahomamoneymatters@ocap.org).

# Healthy Eating, Healthy Savings

## ~ Crock-pot Oatmeal ~

This easy to prepare family favorite cooks overnight and is sure to warm you on a chilly autumn morning.

**Total Prep Time:** 10 Minutes

**Total Cost:** ~\$5 (excluding common household ingredients)

**Servings:** 6-8

### Ingredients:

- Unsalted butter
- 8 ½ cups water
- 2 cups steel-cut oats
- 1 ¾ cup of your milk of choice
- ¼ cup packed light brown sugar
- ½ tsp. fine salt
- 1 tsp. vanilla extract



Recipe and photo provided by [Chow.com](http://Chow.com).

### To prepare:

1. Coat the slow cooker with a thin layer of butter to prevent sticking. In a small bowl stir together the water, oats, milk, brown sugar and salt. Add mixture to crock-pot.
2. Cover and cook on low for 7 to 8 hours, or until the oats reach desired consistency. Stir in the vanilla and serve.
3. *Optional:* Top with fruit or nuts for additional nutrition and flavor.



In 2012, the average shopper spent **\$423** on Black Friday.

*Statistic Brain*

## Savvy Savings

### Squeaky Clean Windows, Cheap

One of our readers shared this savvy savings tip, and we're passing it on to you!

“Instead of buying window cleaner, I buy windshield wiper fluid. I can get a gallon of wiper fluid for around \$2.00 compared to a gallon of name brand window cleaner for \$13.75. It's much cheaper and works just as well.”

If you have a savvy savings tip you'd like to share, email us at [OklahomaMoneyMatters@ocap.org](mailto:OklahomaMoneyMatters@ocap.org).



## Partner News and Events



OKMM offices will be closed  
November 28-29  
&  
December 24-25



Annual Meeting:  
Wednesday, December 11  
11:30 a.m. until 1:00 p.m.  
Oklahoma City

Email [OklahomaJumpstart@gmail.com](mailto:OklahomaJumpstart@gmail.com) for more details.

### Have News to Share?

Let us feature it! Do you have a contest, educational workshop or other personal finance event you'd like us to highlight in a future edition of the newsletter? Send a note to [mneal@ocap.org](mailto:mneal@ocap.org) today; space is limited.



Oklahoma Money Matters (OKMM) is a personal finance education program that helps K-12 schools, higher education campuses, businesses and community partners develop or expand educational services that empower Oklahomans to make positive financial choices.

OKMM is an initiative of the Oklahoma College Assistance Program and the Oklahoma State Regents for Higher Education.

Visit us online at [OklahomaMoneyMatters.org](http://OklahomaMoneyMatters.org).

To ask questions or share comments regarding this newsletter, email [OklahomaMoneyMatters@ocap.org](mailto:OklahomaMoneyMatters@ocap.org).



#### November

S	M	T	W	TH	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

#### December

S	M	T	W	TH	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
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