



A Community Partner,
Helping People to Help Themselves

Managing Money ~ Budget Help

An excerpt from the book of *Personal Money Management*

For many families, the whole idea of managing money bothersome and almost hopeless. They believe that money management means living by rigid set of do's and don'ts, pinching pennies, and keeping lots of records.

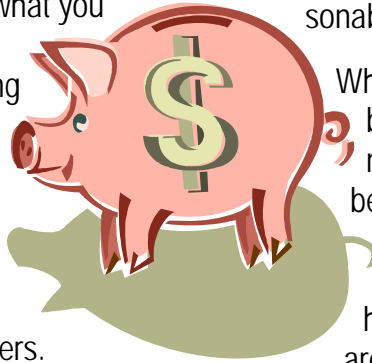
Actually, managing your money has three simple concepts: 1) Deciding what you want your money to do for you; 2) Creating a workable spending plan; and 3) Following your plan with determination.

The first step means making choices -- deciding which of the things money can buy are more important to you than others. Most of the money we make has to be spent on essentials, such as food, shelter, and clothing. Nevertheless, there are many choices we can make. Every family is different; remember, the idea is to make your money do what you want it to do.

Creating a workable spending plan means translating your goals into a budget. How much for food, shelter, and other expenses each month. How much you need to put into a reserve fund for infrequent expenses, such as car repairs or insurance. How much goes into savings. You don't need to compute

these amounts down to the last penny, but you need some kind of spending plan.

The last step is obvious, but important. You must follow the plan you've created and avoid financial detours. You shouldn't be completely inflexible because unexpected money needs -- or changes in your overall plan -- may arise. You should be consistent and reasonably faithful to your budget plan.



While some pencil and paper work will be required in any money management plan, the bookkeeping needn't be complicated at all. It can be as simple or as detailed as you want it to be. The important thing is to have some records that show you are following your plan.

Another helpful tool may be to take advantage of the "Budget Plan" many utility companies offer. This plan averages your monthly bill so you know exactly what amount is due. Contact the individual utility companies to learn more.

You can get more money management tips by visiting the Personal Money Management website at www.personalmoneymgmt.com or by contacting Consumer Credit Counseling Services at 525-2132.

People to People

April 2006

Are you concerned about:

- Neighborhood safety?
- Vehicle prowlers?
- Burglars?
- Personal safety?
- When to call law enforcement?



Be a part of Area Block-Watch by attending the upcoming meeting in your neighborhood to discuss concerns and create solutions.

Light Refreshments will be served

Galbraith Gardens
Galbraith Hall
April 6th, 3:30 pm

Rosehaven Cottages
Community Room
April 20th, 3:30 pm

Walla Walla Housing Authority

Board of Commissioners

Bob Adams
Chair

Brian Jones
Vice Chair

Jill Zagelow
Commissioner

Jude Noland
Commissioner

Kathryn Farrell Guizar
Commissioner

Cathie Antle
Resident Commissioner

Dominick Elia
Ex-Officio

Renée Rooker
Executive Director



Neighborhood Block Watch is one of the most effective and least costly ways to prevent crime and reduce fear. Neighborhood Block Watch fights the isolation that crime both creates and feeds upon. It forges bonds among area residents, helps reduce burglaries and robberies, and improves relations between police and the communities they serve.

For more information or if you have any questions, about Neighborhood Block Watch contact the local Area Crime Watch office at 527-9290 or Colleen Myers, WWHA Property Manager, 527-4610.

Together, residents can make their neighborhoods safe and enjoyable places where families choose to live, work, and play.

Tax Help Available - FREE - at Four Local Sites

FREE Tax Help!

**Tax Return Preparation and E-Filing
February 1st - April 17th**

For those wanting assistance in preparing your 2005 Income Tax Return, FREE help is available. All you need is a copy of your 2004 return (or most recent return filed) along with all your 2005 information, regarding income and possible deductions.

Call to schedule an appointment with:

Blue Mountain Action Council

342 Catherine St - 529-4980
Tuesdays & Thursdays
9:00 am - 12:00 pm
1:00 - 4:00 pm



Walla Walla Senior Center

720 Sprague Ave - 527-3775
Monday-Thursday - 9:00 am - 12:00 pm
Monday, Tuesday, Thursday - 1:00 - 4:00 pm

Walla Walla VA Medical Center

77 Wainwright Dr - 529-5914
Wednesdays
9:00 am - 12:00 pm
1:00 - 4:00 pm

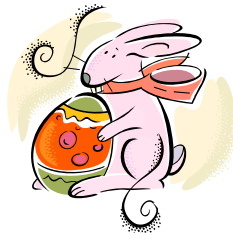
DROP-INS ONLY

Blue Mountain Mall

1631 W Rose St - drop-ins only
Mondays - 4:30 - 7:30 pm
Saturdays - 10:00 am - 2:00 pm

With spring in the air, it's time for the annual Easter Coloring Contest. The contest is open to all resident children, ages 3 to 7 years old; one entry per person please. Entry forms are available from the WWA Office during regular business hours (Monday through Friday, 9:00 am to 6:00 pm). Completed entries are due by 6:00 pm, April 12th. Winners will be notified by telephone.

Have fun -- use crayons, markers, paints, glitter glue, or whatever expresses your creativity! Entries will be on display in the WWA Lobby.



Improvements Continue at Low-Rent Public Housing Neighborhoods

The WWA Maintenance Team is full swing replacing interior doors at five Low-Rent Public Housing neighborhoods.



Improvements such as these are made possible by the Capital Funds Project from the U.S. Department of Housing &

Urban Development (HUD); awarded annually to select local housing authorities.

Residents are reminded to follow instructions provided from the WWA Maintenance Team so they can work productively and efficiently in your home. Residents are also reminded to keep children away from work areas. Your continued cooperation is greatly appreciated.

Office Hours

**Monday - Friday
9:00 am to 6:00 pm
we are OPEN during
the noon hour**

PROPERTY MANAGEMENT TEAM

Colleen Myers
Property Manager
527-4610

Tim Greeson
Belmont Apartments
Resident Manager

James Blake
Galbraith Gardens
Resident Manager

Matthew Rockwell
Marjorie Terrace
Resident Manager

David Story
Housing Inspector
526-6277

Eve Ortiz
Eligibility Coordinator
Waiting List
527-4608

Gaby Aguilar Medina
Information Coordinator
527-4542 extension 100

**AFTER-HOURS
Maintenance Emergency
527-4542 extension 115
beginning at 5:00 pm**

Please be patient, as your call is routed through our telephone system to connect you directly with the on-call WWA Maintenance Technician

Serving Families in the Cities of Walla Walla and College Place

The People to People newsletter is written, edited, and published by the staff of WWA

For more information or questions about this newsletter, contact us at 509-527-4542 or waha@wallawallaha.org

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Walla Walla WA 99362
509-527-4542 * Fax 509-527-4574
Hearing-impaired, use statewide relay service number 1-800-833-6384
www.wallawallaha.org * waha@wallawallaha.org

