

Are you ALICE? Do you work hard, but struggle?

Do you make too much to qualify for public assistance, but still struggle to pay bills? **Understanding ALICE.** United Way is looking at the **Asset Limited, Income Constrained, Employed** population. By identifying the situations and needs of those who don't have access to public assistance, programs can be created to fill needs such as transportation and childcare.

ALICE in Michigan. An average of 40% of families in Michigan live below a calculated *Household Survival Budget* based on living expenses in their area (www.uwmich.org/alice).

Turning down promotions? Have you turned down a different job for more pay because you would lose your public assistance benefits? Sometimes gaining a better paying job, but losing some government benefits may leave you worse off than before. This can cause some to hesitate at gaining skills and accepting better positions. You may feel like you are in a trap.

ALICE: Asset Limited, Income Constrained, Employed

ALICE: those who are working, yet still struggling to make ends meet.

40% of Michigan households can't afford the basics. What programs do they need to succeed at both work and home?

- Michigan: 40%
- Kent: 38%

- Muskegon: 40%
- Ottawa: 36%



Success Coach

Assistance. Whether you make too much to be eligible for public assistance or are on public assistance and want to move to a better position - but don't want to lose your benefits, your Success Coach can help. They can assist you in sorting out the financial aspects of the choices you are facing, help in applying for programs, and be there in case you need guidance along the way.

Community resources and budgeting. "Those in the Alice population have less of a safety net than employees who qualify for public assistance," said Eva Berumen, Success Coach (*Tri-County ERN of Oceana County*). "It often takes some creative searching for resources, but they are out there. Your Success Coach can also look at your expenses for solutions that will help lighten your load.

What do you need to succeed?

Michigan ERN and member employers are asking, "What services and/or available hours are missing? How can employers partner with community organizations so everyone has what they need to succeed?" Odds are you'll be asked to complete a survey this month (or already have completed) that asks about your childcare, transportation, housing or financial needs.

Change you and your company for the better.

Gandhi said it best, "Be the change you want to see in the world." Your co-workers' performance can affect you and vs versa. If you address your goals with a Success Coach and recommend it to others, think of the impact it

Lakeshore Employer Resource Network

Our goal...

Creating access and resources for employee success at work and in life. We partner with employees who work for:

Member Companies

- ◆ Busche Aluminum Technologies
- ◆ Global Technologies
- ◆ Holland Hospital
- ◆ Lake Wood Nursing & Rehabilitation Center
- ◆ Lauren Manufacturing
- ◆ Light Corporation
- ◆ ODL, Inc.
- ◆ Tennant
- ◆ Trendway Corporation

Strategic Partners

- ◆ AAC Credit Union
- ◆ Grand Haven Area Community Foundation
- ◆ Michigan ERN
- ◆ Ottawa County DHHS

could make throughout the company. It could improve the overall environment so that everyone enjoys work more. Could taking advantage of a Success Coach to address challenge areas of your life be the tipping point toward your success at work and home? The first step is often the hardest, but the result will be worth it. *Source: Michigan ERN*

Christopher Way, Success Coach
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Busche Aluminum Technologies

14638 Apple Dr, Fruitport
◆ Tuesday: 11:30am-3:30pm

Global Technologies

18683 Trimble Ct, Spring Lake
◆ Tuesday: 7:00am-11:00pm

Holland Hospital

602 Michigan Ave, Holland
◆ By Appointment

Lake Woods

1684 Vulcan St, Muskegon, MI 49442
◆ Wednesday: 7:00am-11:00am

Lauren Manufacturing

17155 Van Wagoner Rd, Spring Lake
◆ Wednesday: 11:30am-3:30pm

Light Corporation

14800 172nd Ave, Grand Haven
◆ Thursday: 7:00am-11:00am

ODL, Inc

215 E Roosevelt Ave, Zeeland
◆ Monday: 11:30am-3:30pm

Tennant

12875 Ransom St, Holland
◆ Monday: 7:00am-11:00am

Trendway

13467 Quincy St, Holland
◆ Thursday: 11:30am-3:30pm

Walk-in Welcome

Call, email or text for appointments.
Off-site meeting locations available.
Request additional times if needed.



www.ern-mi.com

Don't Get Surprised with Credit Errors

How often should you check your credit report? There are three major United States credit bureaus: Experian, Equifax and TransUnion. If requested, they are each required to give you a free report once a year. However, you can sign up on a website like Credit Sesame to check them more regularly *for free*. Also get \$50,000 in fraud protection!

Does checking more regularly hurt your credit? When potential lenders check your report, it's called a "hard pull" and can hurt your score. But, when you check your score, it is called a "soft pull" and doesn't negatively affect you.

Success Coach Assistance. Scott Hillard, Success Coach (*Tri-County ERN*), recently assisted an employee with a loan application. Two delinquent accounts were found from two fitness locations. The employee claimed that she had never stepped foot in that business. After calls to the creditor and the business, the errors were removed leaving her with good credit.

How are your payments affected? With a 5-year \$10,000 loan, someone with good credit may qualify for 2.99% and pay \$779 over the life of the loan in interest, where somebody with bad credit may get stuck with 19.99% and pay \$5893 in interest. Work with your Success Coach on improving your rating!

Source: *Michigan ERN*

Returning to Work While Grieving

Grieving is normal. Grief is a natural response to any kind of loss. Some people grieve for a few days while for others it happens in stages that can last for months, even years.

Focus on doing. You may feel like shutting down and doing nothing but being productive can be a springboard for healing. By focusing on constructive tasks, you may shift your mind away from your distress for set periods of time and regain stability in your life.

Understand your benefits. Many large companies offer various benefits for personal issues including grief. Ask HR or your Success Coach what benefits may be available to you.

Success Coach Assistance. Success Coach, Jennifer DeGrandchamp (*Livingston ERN*) has seen several employees due to grief and related work absences. She has been able to come up with some solutions for them to start their day on a more positive note. This has helped them learn coping skills and stay productive at work. "I recommend counseling if they are still having problems focusing," said Jennifer. "I tell them to be honest with coworkers and supervisors if they are having a really off day. It's okay to have a bad day, but it's how you handle it that makes the difference. Sometimes just talking to a coach, friend, counselor, or someone at church can help put things in perspective or at least brighten your day." Source: *Michigan ERN*.



Philosopher's Square

"The longest journey starts with a single step." – Lao Tse