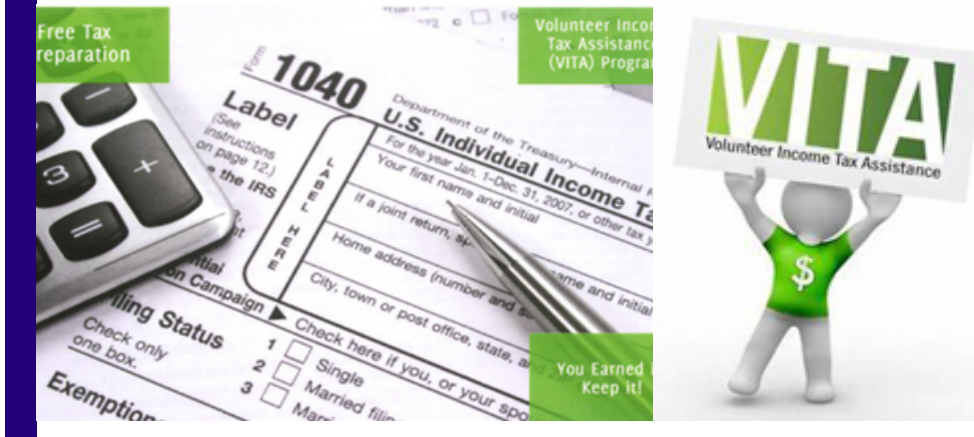


ERN® Success Coach Connections

NOVEMBER - DECEMBER 2024



Your gateway to resources & training that provides support for personal & workplace success

Eva Reyna Berumen
Success Coach

oceana@ernsuccesscoach.com
231-329-7882 (cell)

PLAN AHEAD FOR THE NEW YEAR: VITA SIGN UP IN JANUARY

The New Year is just around the corner! Plan ahead by putting a reminder on your calendar to call for a VITA appointment the first week in January. They often fill-up quickly! The IRS's Volunteer Income Tax Assistance

Eligibility:

- Households that earn \$67,000 or less
- Persons with disabilities
- Limited English-speaking taxpayers

Find a VITA location:

- [Search for a location by zip code](#)
- Ask your success coach for assistance

(VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. The VITA program has operated for over 50 years. Community locations are operated by experienced and reliable professionals. Check out [what to bring](#) to ensure you have all the required documents for your appointment. "I have been using VITA for eight years and love how much less stress tax season is for me now - both in not having to pay for it and not having to do it," said an ERN employee (*Grand Rapids, Michigan*).



Members & Onsite Hours

Country Dairy

3476 S 80th Ave, New Era
Monday: 5:15pm-7:15pm

Oceana Co. Medical Care Facility

701 E Main St, Hart
Saturday: 12:00pm-2:00pm

Rivers Ace

3053 Shelby Dr, Shelby
Wednesday: 4:30pm-6:30pm
(week 1, 2, 3)

Saturday: 8:45am-10:15am
(week 4: Colby Café)

Shelby State Bank

30 N Meyers Rd, Ludington
Friday: 4:00pm-5:00pm

242 N Michigan Ave, Shelby
Saturday: 11:00am-12:00pm

GET READY FOR THE 52 WEEK SAVINGS CHALLENGE: BUILD EMERGENCY FUNDS!

Try the 52 Week ERN® Savings Plan Challenge!



Juggling Expenses?

Meet with your Success Coach to:

- Take a look at your expenses
- Create a budget
- Connect you to resources
- Plan where/how funds will be saved
- Increase your emergency savings



Set and achieve more goals with the support, tools, and accountability from your Success Coach that will make all the difference!

Week	Notes	Deposit	Balance	Week	Notes	Deposit	Balance
1 (1/1/2025)		\$1.00	\$1.00	27 (7/1/2025)		\$27.00	\$378.00
2 (1/8/2025)		\$2.00	\$3.00	28 (7/8/2025)		\$28.00	\$406.00
3 (1/15/2025)		\$3.00	\$6.00	29 (7/15/2025)		\$29.00	\$435.00
4 (1/22/2025)		\$4.00	\$10.00	30 (7/22/2025)		\$30.00	\$465.00
5 (1/29/2025)		\$5.00	\$15.00	31 (7/29/2025)		\$31.00	\$496.00
6 (2/5/2025)		\$6.00	\$21.00	32 (8/5/2025)		\$32.00	\$528.00
7 (2/12/2025)		\$7.00	\$28.00	33 (8/12/2025)		\$33.00	\$561.00
8 (2/19/2025)		\$8.00	\$36.00	34 (8/19/2025)		\$34.00	\$595.00
9 (2/26/2025)		\$9.00	\$45.00	35 (8/26/2025)		\$35.00	\$630.00
10 (3/4/2025)		\$10.00	\$55.00	36 (9/2/2025)		\$36.00	\$666.00
11 (3/11/2025)		\$11.00	\$66.00	37 (9/9/2025)		\$37.00	\$703.00
12 (3/18/2025)		\$12.00	\$78.00	38 (9/16/2025)		\$38.00	\$741.00
13 (3/25/2025)		\$13.00	\$91.00	39 (9/23/2025)		\$39.00	\$780.00
14 (4/1/2025)		\$14.00	\$105.00	40 (9/30/2025)		\$40.00	\$820.00
15 (4/8/2025)		\$15.00	\$120.00	41 (10/7/2025)		\$41.00	\$861.00
16 (4/15/2025)		\$16.00	\$136.00	42 (10/14/2025)		\$42.00	\$903.00
17 (4/22/2025)		\$17.00	\$153.00	43 (10/21/2025)		\$43.00	\$946.00
18 (4/29/2025)		\$18.00	\$171.00	44 (10/28/2025)		\$44.00	\$990.00
19 (5/6/2025)		\$19.00	\$190.00	45 (11/4/2025)		\$45.00	\$1,035.00
20 (5/13/2025)		\$20.00	\$210.00	46 (11/11/2025)		\$46.00	\$1,081.00
21 (5/20/2025)		\$21.00	\$231.00	47 (11/18/2025)		\$47.00	\$1,128.00
22 (5/27/2025)		\$22.00	\$253.00	48 (11/25/2025)		\$48.00	\$1,176.00
23 (6/3/2025)		\$23.00	\$276.00	49 (12/2/2025)		\$49.00	\$1,225.00
24 (6/10/2025)		\$24.00	\$300.00	50 (12/9/2025)		\$50.00	\$1,275.00
25 (6/17/2025)		\$25.00	\$325.00	51 (12/16/2025)		\$51.00	\$1,326.00
26 (6/24/2025)		\$26.00	\$351.00	52 (12/23/2025)		\$52.00	\$1,378.00

The ERN USA 52 Week Savings Challenge is back! Gradually save a little more each week to finish the year with \$1,378 in emergency savings. Ask your success coach to send you the sheet via email, click on the link above, or stop in to pick one up. Start the first week of January by savings just \$1.00.

No room to save each week? If your budget is so too tight to save, make an appointment to meet with your success coach right at the workplace. They can assist in taking a look at your expenses and income to see where you might be able to save on expenses or take advantage of community, state, or federal resources.

Need help with a savings account? Your success coach can also help you set up a savings account, manage funds and bills online, and more! What are your goals? What are your dreams?

COPING WITH HOLIDAY STRESS & THE BLUES: TALKING CAN HELP

The holidays can be stressful with shopping, social events, debt, and other pressures. Missing loved ones or growing anxiety about seeing relatives can also contribute. This change from your everyday routine can cause you to neglect good nutrition, miss sleep or exercise, or cope by eating or drinking alcohol excessively. Be sure to still take self-care time out for yourself to de-stress and collect your thoughts whether that means going for a walk or taking a bubble bath.

Manage emotions with support. Sometimes, having someone neutral to talk to can make all the difference. "If you have thought about it, we can talk about it!" said Luis Quezada, Certified Success Coach and Engagement Specialist. "Your Success Coach is ready to meet with you in a judgement free and safe space, no matter how big or small challenges may seem."



Luis Quezada
Success Coach &
Engagement
Specialist

Philosopher's Corner

"When you go through a hard period when everything seems to oppose you, when you feel you cannot even bear one more minute, NEVER GIVE UP! Because it is the time and place that the course will divert!" - Rumi

