

ERN® Success Coach Connections

MARCH-APRIL 2024



ASK ABOUT AVAILABLE RESOURCES IN YOUR COMMUNITY

Do unexpected car repairs have you scrambling to pay this month's bills? Based on available resources in each community. Success Coaches sometimes have emergency loans, funds, cards or vouchers for transportation or other basic needs. They can also help determine if you are eligible for state or federal assistance. Pictured above is ERN® member employee, Deaudra Moorner-Patterson, whose Success Coach, April Gordon (*Southwest Michigan ERN*), assisted in receiving funds to purchase a vehicle through the Michigan Department of Health and Human Services.

Many Americans find transportation a major worry as the second highest expense after housing with approximately \$12,295 spent per household last year (*The Institute for Transportation & Development Policy*). ERN Success Coaching is free, confidential, and onsite so it is convenient to address multiple needs at once that might have taken several trips around town during the workday.

The Southwest Michigan ERN has access to BRES funding (*Barrier Removal and Employment Success Expansion*) through the State of Michigan. "I have worked diligently to think outside the box for creative ways to get member employees to and from work," said April. . Funds like the BRES grant make reliable transportation possible with auto repair and maintenance assistance that couldn't have happened on these families' tight budgets."



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

Eva Reyna Berumen
Success Coach

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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

INVEST YOUR TAX REFUND: WHERE & HOW WILL IT MAKE THE MOST DIFFERENCE?



Brittany Kegley (*Success Coach, Kentucky ERN*) assisted an employee with questions about H & R Block's Rapid Refund option due to needing transportation funds to purchase a vehicle. Brittany spoke with an H & R Block representative and discovered that the employee would lose over \$500 in service fees unless the employee waited for postal delivery. Brittany went to work on finding a solution. In the meantime, the employee was able to rideshare with co-workers. Through budgeting analysis, the employee eliminated several

unnecessary subscriptions totaling \$50 that were being automatically withdrawn. Brittany calculated a percentage of the employee's bi-weekly paycheck and together they set up a savings account and direct deposit. The savings paid for the vehicle registration and insurance once the tax refund was received. The employee used most of the refund for a down payment on a vehicle while the remaining balance covered six months of insurance. The employee has emergency needs under control and is ready to move on to longer term goals. See your Success Coach to budget or brainstorm your refund investment.

12 WEEK WALKING PLAN: RELIEVE STRESS & FEEL YOUR BEST

Walking can be one of the easiest ways in jump starting an exercise plan to feel better both mentally and physically. Benefits of walking include cardiovascular, improved energy, weight management, muscle strength, stress reduction, and deduction of chronic diseases including osteoporosis and type 2 Diabetes (*Harvard School of Public Health*). Here are some tips as you create your plan:

1. Start slow and increase as you go.
2. Make sure to drink plenty of water.
3. Ask co-workers, family or friends to join you!
4. Wear reflective clothing if walking at night.
5. Let your doctor know you have started a walking; monitor progress together.

Ask your Success Coach for the 12 week plan!

12-Week Walking Plan for Beginners

The goal of this 12-Week Walking Plan for Beginners is to move you toward walking for 30-60 minutes, 5-7 days a week.¹ Check with your health care provider before you start any exercise program.

	WARM UP	ACTIVITY*	COOL DOWN	TOTAL TIME	PROGRESS <input checked="" type="checkbox"/>
WEEK 1 3 times per week (Alternate days)	Walk slowly 5 min	Walk briskly 5 min	Walk slowly 5 min	15 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 2 3 times per week	Walk slowly 5 min	Walk briskly 7 min	Walk slowly 5 min	17 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 3 3 times per week	Walk slowly 5 min	Walk briskly 9 min	Walk slowly 5 min	19 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 4 3 times per week	Walk slowly 5 min	Walk briskly 11 min	Walk slowly 5 min	21 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 5 4 times per week	Walk slowly 5 min	Walk briskly 13 min	Walk slowly 5 min	23 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 6 4 times per week	Walk slowly 5 min	Walk briskly 15 min	Walk slowly 5 min	25 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 7 4 times per week	Walk slowly 5 min	Walk briskly 18 min	Walk slowly 5 min	28 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 8 4 times per week	Walk slowly 5 min	Walk briskly 20 min	Walk slowly 5 min	30 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 9 5 times per week	Walk slowly 5 min	Walk briskly 23 min	Walk slowly 5 min	33 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 10 5 times per week	Walk slowly 5 min	Walk briskly 26 min	Walk slowly 5 min	36 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 11 5 times per week	Walk slowly 5 min	Walk briskly 28 min	Walk slowly 5 min	38 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WEEK 12 5 times per week	Walk slowly 5 min	Walk briskly 30 min	Walk slowly 5 min	40 min	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Philosopher's Corner

“An investment in knowledge pays the best interest.”

Benjamin Franklin

