

ERN® Success Coach Connections

JANUARY-FEBRUARY 2024



SAVE MONEY & REDUCE STRESS WITH FREE TAX ASSISTANCE

Does the worry and cost of doing your taxes cause you stress? Free VITA tax assistance runs through the first/second week in April depending on location. Households earning \$79,500 or less are eligible, this year's increase from \$57,000. To find one in your community, visit <https://irs.treasury.gov/freetaxprep>. Ask about completing prior year tax returns. Call now, appointments are limited.

The IRS's Volunteer Income Tax Assistance (VITA) has been in operation for over 50 years, offering free basic tax return preparation to qualified individuals. In 2023, VITA completed more than 9,000 returns, saving clients more than \$2.4 million in preparation fees and securing refunds of more than \$9 million.

Many employees have utilized VITA before. Take for example, Christie Swick (West Michigan ERN), an ERN® success coach since 2012, has seen VITA be such an important service for employees. "The burden of tax filing can sometimes be the tipping point in an employee being overwhelmed with responsibilities," said Christie. "This was the case for one ERN employee who has now used VITA for the last five years. She even started bringing her mother and daughter so the whole family could get assistance."



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

Chris Way
Success Coach
chris@ernsuccesscoach.com
616-215-9152 (cell)

Members & Onsite Hours

Almond Products

Tuesday: 6:00am-10:00am
10:30am-2:30pm

Eagle Group

Monday: 6:00am-10am EA Clinic (1,2,3)
10:30-2:30pm ECNC (4)

EBW Electronics

Friday: 6:00am-10:00am

Flex

Monday: 6:00am-10:00am
10:30am-2:30pm

Linamar

Tuesday: 6:00am-10:00am
10:30am-2:30pm

LightCorp

Wednesday: morning & afternoons

ASPC

Wednesday: 6:00am-10:00am
10:30am-2:30pm

ODL

Thursday: 6:00am-10:00am
10:00am-2:00pm

Pliant Plastics

Wednesday: morning & afternoons

Tennant

Thursday: 6:00am-10:00am
10:30am-2:30pm

**Morning & afternoon times alternate weekly; 1,2,3,4 = weeks of the month*

GROW YOUR EMERGENCY FUND WITH THE ERN USA 52 WEEK SAVINGS CHALLENGE

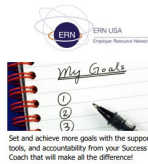
Try the 52 Week ERN® Savings Plan Challenge!



Juggling Expenses?

Meet with your Success Coach to:

- Take a look at your bills
- 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!

Date	Deposit	Balance	Week	Notes	Deposit	Balance
1/2/2024	\$1.00	\$1.00	27 (7/1/2024)		\$27.00	\$278.00
1/9/2024	\$2.00	\$3.00	28 (7/8/2024)		\$28.00	\$406.00
1/16/2024	\$3.00	\$6.00	29 (7/15/2024)		\$29.00	\$435.00
1/23/2024	\$4.00	\$10.00	30 (7/22/2024)		\$30.00	\$465.00
1/30/2024	\$5.00	\$15.00	31 (7/29/2024)		\$31.00	\$496.00
2/6/2024	\$6.00	\$21.00	32 (8/5/2024)		\$32.00	\$528.00
2/13/2024	\$7.00	\$28.00	33 (8/12/2024)		\$33.00	\$561.00
2/19/2024	\$8.00	\$36.00	34 (8/19/2024)		\$34.00	\$595.00
2/26/2024	\$9.00	\$45.00	35 (8/26/2024)		\$35.00	\$630.00
3/4/2024	\$10.00	\$55.00	36 (9/2/2024)		\$36.00	\$666.00
3/11/2024	\$11.00	\$66.00	37 (9/9/2024)		\$37.00	\$703.00
3/18/2024	\$12.00	\$78.00	38 (9/16/2024)		\$38.00	\$741.00
3/25/2024	\$13.00	\$91.00	39 (9/23/2024)		\$39.00	\$780.00
4/1/2024	\$14.00	\$105.00	40 (9/30/2024)		\$40.00	\$820.00
4/8/2024	\$15.00	\$120.00	41 (10/7/2024)		\$41.00	\$861.00
4/15/2024	\$16.00	\$136.00	42 (10/14/2024)		\$42.00	\$903.00
4/22/2024	\$17.00	\$153.00	43 (10/21/2024)		\$43.00	\$946.00
4/29/2024	\$18.00	\$171.00	44 (10/28/2024)		\$44.00	\$990.00
5/6/2024	\$19.00	\$190.00	45 (11/4/2024)		\$45.00	\$1,035.00
5/13/2024	\$20.00	\$210.00	46 (11/11/2024)		\$46.00	\$1,081.00
5/20/2024	\$21.00	\$231.00	47 (11/18/2024)		\$47.00	\$1,128.00
5/27/2024	\$22.00	\$253.00	48 (11/25/2024)		\$48.00	\$1,176.00
6/3/2024	\$23.00	\$276.00	49 (12/2/2024)		\$49.00	\$1,225.00
6/10/2024	\$24.00	\$300.00	50 (12/7/2024)		\$50.00	\$1,275.00
6/17/2024	\$25.00	\$325.00	51 (12/14/2024)		\$51.00	\$1,326.00
6/24/2024	\$26.00	\$351.00	52 (12/21/2024)		\$52.00	\$1,378.00

Join other member employees nationally in the ERN USA 52 Week Savings Challenge. If joining by March, get caught up with \$165. Contributing each week according to the schedule adds up to \$1378 by the end of the year! Consider using a portion of your tax return to start. Boost your efforts to save by creating a budget with your success coach.

A 2023 Bankrate study showed 56 percent of Americans don't have \$1,000 in savings to cover an emergency. Unexpected needs such as auto and home repairs, dental/healthcare, and major appliances can deplete monthly funds. Often, rent or mortgage payments fall behind and affect financial stability, causing an increase in stress and decrease in focus. Challenges grow such as trying to get to work with no transportation which can lead to absenteeism and job loss. Ask your success coach for the Savings Challenge sheet - start getting ahead now!

NEED HELP PLANNING YOUR GARDEN? BETTER HEALTH & SUMMER SAVINGS

With food prices increasing nearly six percent in 2023, and an estimated three percent in 2024, one of the best ways you can save on your family's grocery bill is having a garden. It's never too early to start planning, especially if you are new to gardening. Use these resources to get started; your success coach is available to assist in signing up for classes or creating a plan:

1. [SmartGardener.com](https://www.smartgardener.com) provides a personal garden planner and information on choosing the right plants for you and your climate.
2. [County Extension Offices](#) offer garden classes for free or at low cost to help you gain the skills you need.
3. Go a step further after you harvest and can what you can't eat right away. [Almanac.com](https://www.almanac.com) has step-by-step information for beginners.



Philosopher's Corner

“Beware of little expenses. A small leak will sink a great ship.”

Benjamin Franklin

