



FYI: Affordable Connectivity Program will end April 2024

Contact your internet provider with questions



Rent Due 1st of Month

**Change Furnace
Filters every month**



*Call NPHA Maintenance when
you arrange to have internet
services hooked up.*



IMPORTANT DATES

**Spring Trash Bash
April 1st - May 6th**

**Annual Inspections
April-May**

CONTACT ME

**Danielle Bauer
ROSS Coordinator**

for Budgeting or any other help
applying for benefits or resources

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**YOUR HOME IS AN
EXTENSION OF YOUR
ENERGY FIELD.**

This is why practices like cleaning your home, rearranging furniture, organizing your closet, and getting rid of objects that are cluttering your space can have profound impact on your mind, body, and spirit.

Cold weather reminder.

Do NOT plug space heaters into power strips or extension cords.

Plug space heaters directly into the wall outlet. Power strips are not designed to handle the high current flow required by a space heater and can overheat causing a fire.



Prepare for 2024 Inspections

Wipe down kitchen counters
Empty trash
Make beds
Unload/load dishwasher
Spot sweep
Spot vacuum



Vacuum all carpets and rugs
Mop floors
Do laundry
Clean toilets, sinks, showers, tubs, + bathroom mirrors
Dust shelves + furniture
Clean + change bedding
Disinfect doorknobs + lightswitches

Clean appliances (oven, microwave, washer, etc.)

Wipe cabinet exteriors
Clean baseboards
Clean vents
Clean grout



Check for expired food
Clean comforters + duvet covers
Clean stove vent filter
Wash windows + blinds + curtains

Here are 8 simple ways to ramp up your savings quickly

Bring your lunch to work: This one is obvious, right? Buying lunch every day can cost you anywhere from \$50-\$100 per week. Packing your lunch can save a significant portion of that, which will add up over the course of a month.

Skip the coffee run: Is it part of your morning routine to pick up a coffee on the way to work? See if your office provides coffee in the break room or kitchen. Eliminating that expense could save you roughly \$20 per week, or \$80 per month. If your office doesn't provide coffee, brew your own at home and bring it in a thermos.

Cut out movies and other entertainment costs: Perhaps you and your family go to the movies a few times a month. With movie tickets around \$10-\$15 per person, the cost adds up in a hurry. Consider renting a movie instead. That way you're paying one fee for the movie rather than a fee per person, and you can save on refreshments like popcorn that cost significantly more at the theater. You can save even more if you watch a movie that's already on television or available on the streaming service subscriptions that you already pay for.

Dine in, not out: Date night at a nice restaurant can be a special treat for you and someone special, but it's also expensive. That weekly \$100-or-more expense is an opportunity to make a significant impact on your bank account if you change course. Staying away from the restaurant doesn't mean you need to abandon date night altogether. The two of you could cook together at home, turn on some music, and dim the lighting to capture some of the same ambiance of the fancy restaurant. If you have kids, save dinner for after they go to bed so the two of you have some peace and quiet.

Avoid the bar: It's no secret that a drink at a bar is far pricier than a drink at home. While it might not be as enjoyable to have a glass of wine on the couch instead of at the bar, you can rationalize the sacrifice by reminding yourself that the extra money you are saving is going to a good place.

Get more from your grocery store: Do you currently shop the sales flyer at your local grocery store? If not, it can be a great way to save money on that weekly grocery shopping trip. You can also take advantage of sales to stock up on items you frequently use. Another tip is to check out the generic version of your favorite name-brand items. Many times, the ingredients are almost identical but will cost way less.

Rethink how you shop: Local thrift and consignment stores may have just what you're looking for at a fraction of the price. And oftentimes, you can donate unwanted items for shopping credits. An easy trade!

Max out those credit card rewards: Put your credit card to good use by taking advantage of those rewards and cash back options, which you can then put directly into your savings.



Smart Ways to Spend Your Tax Refund

How to spend the money mindfully

Receiving a large tax refund can feel like you won the lottery. For many of us, it's the biggest paycheck we receive all year. That's a lot of "extra" money at our disposal.

1. Pay off credit card debt

Life is expensive. And a lot of what we buy for ourselves and our loved ones goes on a credit card. Unfortunately, the average credit card interest rate is 19.28 percent.²

That's why if you have credit card debt, consider using your tax refund to go toward paying that off first.

Do you have more than one credit card, or other bills with high-interest rates? Then consider paying off the bill with the highest interest rate first and the required minimum on the others.

Chances are your credit card bill is bigger than your tax refund — and you still have other bills with interest rates attached to them. If that's the case, you might want to use the "snowball method" — which encourages paying off a bill with the lowest balance first — if you want to feel a greater sense of progress.

2. Add to your emergency fund

Life happens. And so do unexpected emergencies.

If you are one of the lucky ones with a steady income, consider using the money from this year's tax return to build up your emergency fund. For years, financial experts have recommended that people squirrel away three to six months of expenses in a money market or savings account for that rainy day — or year. Maybe this is finally your year to do so.

Don't feel overwhelmed by this amount. Even if your emergency savings are close to zero, any amount you start with will help. Also, your tax refund could amount to a week's — or even a month's — worth of expenses. That's a great foundation to build upon.

3. Invest in your family

The main reason we work is to care for the needs of our loved ones. So, it's no wonder that we think of them when we receive a large tax refund.



When we have their physical needs covered, sometimes the best thing we can provide them with is time spent together doing something fun. In fact, research shows that experiential purchases contribute more to our overall happiness than do material purchases. One reason is because we're more likely to second-guess our material purchases than our experiential ones.⁹

Now that the world has opened up, you can choose from a plethora of fun experiences — such as visiting a zoo or a museum, attending a play or a concert, or taking a cooking or an art class. Thinking bigger? Use that tax money to start a vacation fund. Whatever experience you choose, you can revisit it again and again by talking about it with friends and family.

SUGAR COOKIE BARS



Ingredients

BARS

Cooking spray

4 1/2 c. (540 g.) all-purpose flour

2 tsp. baking powder

1 tsp. kosher salt

2 1/2 c. (500 g.) granulated sugar

2 c. (4 sticks) unsalted butter, softened

2 large eggs

1 large egg yolk

1 tbsp. pure vanilla extract

FROSTING

2 c. (230 g.) confectioners' sugar

3/4 c. (1 1/2 sticks) unsalted butter, softened

2 tbsp. heavy cream

1 tsp. pure vanilla extract

Pink food coloring (optional)

Sprinkles, for decorating

Directions

BARS

Preheat oven to 350°. Line a 13" x 9" pan with parchment, leaving a 2" overhang on 2 opposite sides.

Grease parchment with cooking spray. In a large bowl, whisk flour, baking powder, and salt until combined.

In another large bowl, using a handheld mixer on medium-high speed, beat granulated sugar and butter until combined and smooth. Add eggs and egg yolk, one at a time, beating to blend after each addition.

Beat in vanilla.

Add dry ingredients and mix with a wooden spoon until just combined. Spread batter in an even layer in prepared pan.

Bake bar until golden and top feels set, 35 to 40 minutes. Let cool.

FROSTING

In a large bowl, using handheld mixer on medium-high speed, beat confectioners' sugar and butter until smooth. Add cream and vanilla and beat until combined. Add food coloring and beat to combine until desired color is reached (if using).

Using parchment overhang, remove bar from pan. Frost top of bar, then top with sprinkles.