

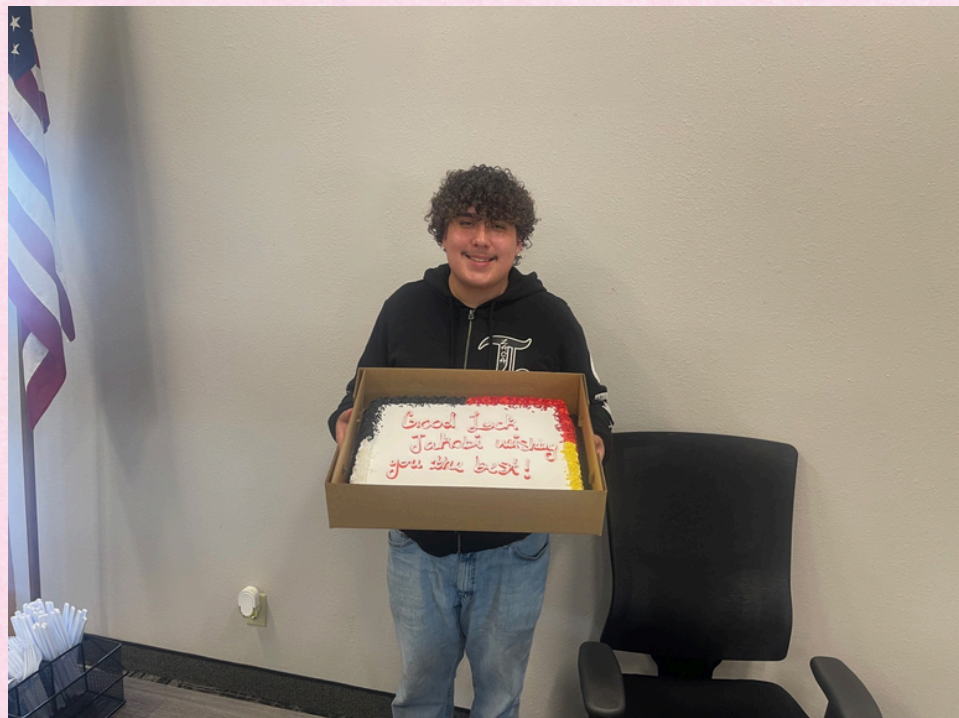


April 2025

Northern Ponca Housing Authority

**Farewell to our Intern Jakobi
Suverkrubbe and Good Luck on your
next adventure!! NPHA was lucky to
have you work with us!!**

**Don't forget to call Danielle for the Trash Bash
Pickup by April 10th
402.370.2273**



**Friendly Reminder
Rent is Due 1st of the Month**

NPHA Wishes You All A Blessed Easter

30 Days of Decluttering for April

..... Ordinary & Happy

M	T	W	T	F	S	S
31 	1 Fill one bag with clutter from the house to donate.	2 Toss expired items from your fridge and pantry.	3 Clear out and organize your wallet and/or purse.	4 Take 30 minutes to clear your email inbox.	5 Donate clothes you haven't worn in a year (if not needed).	6 Clear out and organize the kitchen cabinets.
7 Organize your work desk.	8 Organize paperwork into folders.	9 Clear and organize the under-the-sink cabinets.	10 Throw away any broken items.	11 Clear apps, photos, and files on your phone for 30 mins.	12 Organize your spice shelf/cabinet.	13 Declutter and organize the kitchen utensils.
14 Set a 15-min timer and declutter as quickly as you can.	15 Toss any broken dishes or glasses.	16 Organize your shoes (and donate pairs if you want).	17 Clean and reorganize the bathroom drawers.	18 Declutter and organize the entryway.	19 Declutter your Easter decorations.	20 Take 15 mins to declutter and organize the living room.
21 Take 30 mins to organize the files on your computer.	22 Pick 5 items you no longer need to donate.	23 Declutter and organize your night-stands.	24 Sort through your socks (throwing away ones without a pair).	25 Get a cable and cord organizer.	26 Clear out your car (including the trunk and glove box).	27 Go through old photos and organize them.
28 Clear all flat surfaces in a room and return only what you want to keep.	29 Take 15 mins to declutter and organize your bedroom.	30 Take 15 mins to declutter and organize kitchen counters.	1	2	3	4



Peeps Kiss Cookies



Ingredients

(2 sticks) unsalted butter, room temperature, plus more for greasing

3/4 cup granulated sugar

1/2 cup packed light brown sugar

1 large egg, room temperature

1 tsp. pure vanilla extract

2 3/4 cups all-purpose flour

3/4 tsp. baking soda

1/2 tsp. kosher salt

1/2 cup

1/2 cup colorful sanding sugar

1 bag milk chocolate Hershey's Kisses

The sugar cookies:

Our sugar cookie base is highly versatile and very easy to make. You can use a stand mixer or hand mixer for this recipe. The most important step is ensuring the butter and egg are at room temperature. This recipe combines granulated and brown sugar, which adds caramel notes and also keeps the cookies chewy. Like most cookies, the dough comes together best when chilled in the refrigerator for at least an hour.

The coating:

Peeps are known for their colorful and bright sugar coating. Use sanding sugar that's almost neon in color. The color will maintain its hue better after baking. Our top tip? Use two or three colors for a colorful array of cookies.

Top with a Kiss:

As soon as you take the cookies out of the oven, gently press one milk chocolate Hershey's Kiss into the cookie. Let everything cool completely before enjoying.



Reduce Debt – 5 Debt Repayment Strategies That Could Change Your Life

Pay down debt and save money with these effective strategies.

When it comes to paying down debt, the sooner you take action, the better. Paying any amount of money toward your existing debt beats not paying at all.

Debt payment methods can include paying more than the minimum each month, paying more toward both your high-interest rate debt and lowest-balance debt first and moving high-interest rate debt to a lower-interest rate credit card.

The best strategy to pay off debt is the one that most aligns with your current financial situation.

Strategy #1: Pay more than the minimum monthly payments

Paying more than the minimum monthly debt payments chips away a larger chunk of the principal portion of your debt, so you can save money on interest and speed up your debt payoff. It can work for all types of debt, from student loans, medical bills and personal loans to auto loans and credit card debt.

Even a small increase in your monthly payment can have a big impact. Start with what fits your budget—whether that's \$20 or \$200 extra per month. The key is being consistent with those extra payments.

Strategy #2: Try the debt avalanche method

Want to save money on interest while paying down your debt? The debt avalanche method could be your answer. This strategy can help you tackle your highest-interest debts first, which means you'll pay less in interest over time.

Here's how to get started with the debt avalanche method:

Make a list of all your debts and their interest rates.

Put them in order, with your highest-interest rate debt at the top.

Pay the minimum on all your debts to stay current.

Put any extra money toward your highest-interest debt.

Once that debt is paid off, add what you were paying to the next highest-interest debt.

Think of this strategy as an avalanche gaining momentum. Each time you pay off a high-interest debt, you'll have more money to put toward the next one. You'll build momentum and save money along the way.

Strategy #3: Pay back debt with the snowball method

With the debt avalanche method, you put extra money toward your highest-interest debt. But with the debt snowball method, you put extra money toward your debt with the lowest balance first. Your momentum grows with each debt you pay off, like a rolling snowball.

Here's how to employ the debt snowball method:

List all your debts from smallest to largest balance.

Make minimum payments on all your debts.

Put extra money toward your smallest debt until it's paid off.

Use those extra funds to tackle your next-smallest debt.

This method is particularly effective for managing multiple debts, such as credit card balances, student loans and car loans. These small wins can help make a big difference in the long run.

STRESS AWARENESS MONTH



We all experience stress – yet we may each experience it in very different ways. Because of this, there is no single definition for stress, but the American Institute of Stress states the most common explanation is a “physical, mental, or emotional strain or tension.”

A 2017 study from the American Psychological Association found the most common sources of stress reported among Americans were the “future of our nation” (63% of respondents mentioned), Money (62%), Work (61%), political climate (57%), violence/crime (51%).

Effecting More than Just Your Mind

Long term stress can prove to be more than just a mental issue. From headaches to stomach disorders to depression – even very serious issues like stroke and heart disease can come as a result of stress. When you are placed in a stressful situation, specific stress hormones rush into your bloodstream leading to an increase in heart rate, blood pressure, and glucose levels. This is helpful in emergency situations, but having this “rush” for extended periods of time can be dangerous and make you susceptible to the issues mentioned previously.

Additionally, stress can impact your ability to get a good night’s sleep. Your sleep plays a key role in your health, both physical and mental, as well as your mood. In this way, stress can really snowball into other complications.

Learn to Overcome Issues You Can Not Change

Sometimes the stress in our lives is not something we have any power to change – it is during these times that you should change your approach to situations. Try to...

Recognize when you don’t have control, and let it go.

Avoid getting anxious about situations that you cannot change.

Take control of your reactions and focus your mind on something that makes you feel calm and in control. Develop a vision for healthy living, wellness, and personal growth, and set realistic goals to help you realize your vision.

Tips for Coping with Your Stress

Take care of yourself – eat healthy, exercise regularly, get plenty of sleep, and give yourself a break if you feel stressed.

Discuss your problems with a parent, friend, or another trusted source.

Avoid drugs and alcohol.

Recognize when you need more help – know when to talk to a psychologist, social worker, or counselor if things continue.

Potentially the most valuable takeaway here is knowing how to talk to others about your stress. This goes both ways, as you need to know how to discuss your problems with others as well as talk to anyone who comes to you with their issues.