

# y's words

eliminating racism  
empowering women  
**ywca**

St. Paul

For Friends, Members and the Greater St. Paul Community

Winter 2009-2010

## becoming money smart New Financial Literacy Services Launch

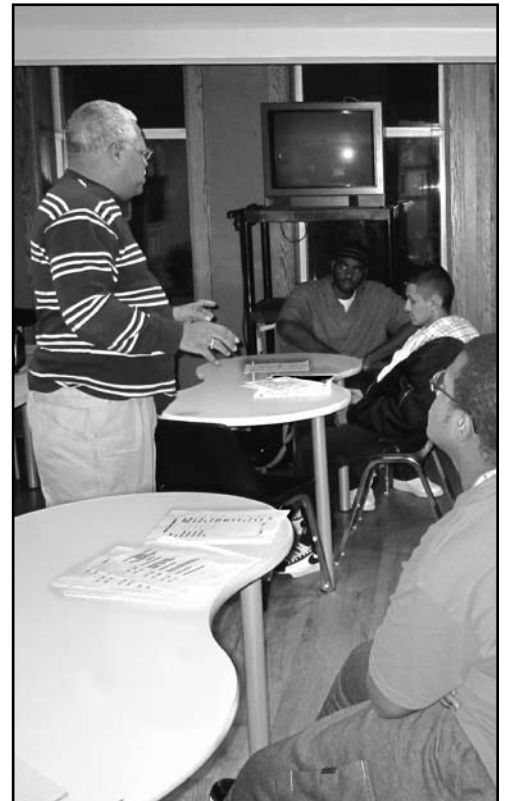
Scan a recent paper and you are likely to read about Ponzi schemes, mortgage defaults, credit card debt and projected budget shortfalls. Although personal finance issues may receive more media attention during a slow economy — surveys indicate only a minority of teens understand the basics such as how credit card interest fees work, how to balance a checkbook or check the accuracy of a bank statement. New services launched at the YWCA aim to change that.

The Financial Literacy Project was officially launched on October 29 in the IMPACT Program. This volunteer-driven project is being led by Program Resource Committee member, Duane Reed who has been working on the project since its inception. Using materials from the FDIC's Money Smart Program, Reed and other volunteers will empower youth to make sound financial decisions and help them build skills to effectively manage their finances over a lifetime.

As the project has gotten underway, youth have been surprised by how much they don't know. "The good news is although our youth don't know much about personal finance, they are excited and willing to learn," explains Christina McCoy, Director of Youth Development and Interim Director of IMPACT. "Already we are seeing kids beginning to make the connection and take their money seriously."

During the nine-week session, Financial Literacy will help youth explore topics ranging from credit and banking basics to the more complex issues of financing higher education, cars and homes. "I think many adults didn't learn about personal finance until something went wrong," says McCoy. "We're going to make sure these kids have a different experience!"

**Financial Literacy Services are the latest addition to the programming offered in IMPACT — a program that helps keep at-risk teens in school and focused on the future. To learn more, please contact Christina McCoy at 651-222-3741.**



Duane Reed helping teens become "money smart".

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# within our walls

## A Glimpse at Programming and Happenings



Young learners were excited by the arrival of Explorer Computer Stations at each of our three Transitional Housing sites. The computers are designed especially for preschoolers and were donated through the IBM Kidsmart Program.



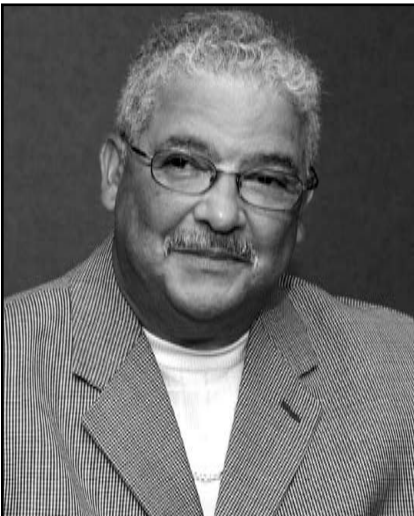
The holidays were a bit brighter this year thanks to the Frey Foundation whose donated tree was transformed into a Giving Tree featuring the holiday wish lists from families who have experienced homelessness.



Artwork created by a participant in the Youth Achiever's Program will be featured in Bremer Bank's holiday card and will bring holiday greetings and information about the YWCA to thousands this holiday season!

# changing minds, bodies & lives

## New Messaging for the Start of a New Year



Executive Director,  
William L. Collins, Jr.

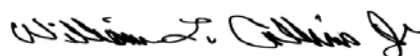
They say a journey starts with a single step. In our case, the journey began with a single question: "What does the YWCA St. Paul do?" Although it's a simple question and one that I answer many times a day — it always makes me think. With so many life changing programs — it's difficult to highlight everything that happens within our walls in just a few brief sentences.

After much reflection, planning and hard work — I'm proud to say that we will begin 2010 better able to communicate our mission, programs and impact. We'll begin with a simple response to an important question. What does the YWCA St. Paul do? We change minds, bodies and lives!

Whether fighting homelessness, empowering at-risk youth to reach their full potential, putting better health within reach or building skills to support self-sufficiency — we help people change their lives.

In coming months you'll see more success stories, a new website, updated publications, simplified financials and more opportunities to see the difference your support makes. We know philanthropy is an investment and we're proud to help you invest in the women, children and families of St. Paul.

Thank you for your continued support.



# housing crisis response

## New Collaborative Fights Homelessness in Ramsey County



*If you or someone you know is homeless or at risk of becoming homeless, Housing Crisis Response can help.*

Although the current economy continues to create challenges for many individuals and families, this fall a new collaborative began helping people fight homelessness in Ramsey County. Launched in November, Housing Crisis Response provides a central point of contact and services for Ramsey County families, single adults and unaccompanied youth who are homeless or at imminent risk of becoming homeless.

As a member of the collaborative, YWCA St. Paul has been designated as a Rapid Re-housing provider to serve families in Ramsey County.

The need for shelter is on the rise in Ramsey County and the length of shelter stays is increasing. Helping families to transition out of the shelters not only helps preserve capacity, but also helps to limit the duration and severity of a family's crisis. "You can think of it this

way," says Kristine Zimba, Family Support Service Manager. "The sooner a family can move into stable housing, the sooner they can move beyond crisis mode and begin to focus on the future."

Rapid Re-housing focuses on providing temporary assistance in securing and maintaining permanent housing as quickly as possible and connecting families to community based supports. "Sometimes a family's stay in a shelter lengthens simply because they are having trouble locating permanent housing and don't have enough saved for a damage deposit and first month's rent," explains Zimba. "Most often, in those cases, Rapid Re-housing is a good fit and we can help."

Officially launched on November 2, families are already being served. Staff are busy answering inquiries and working in the shelters to identify and screen families for Rapid Re-housing services.

If you or someone you know is homeless or at risk of becoming homeless, Housing Crisis Response can help. Whether locating shelter beds, providing services to prevent homelessness or helping homeless individuals and families to plan their next step — the collaborative and its partners are ready to help.

**For more information call 651-215-2262 (families); 651-224-9644 (youth); 651-288-4747 (single adults) or visit [www.co.ramsey.mn.us/hs/housing\\_crisis\\_response](http://www.co.ramsey.mn.us/hs/housing_crisis_response).**

# books for a year

## Cheerios Provides Something for Kids to Dig Into



*A young reader with a small selection of the titles donated by Cheerios.*

The children enrolled in YW Reads and Project Able will receive more than just a boost to their academics this year. Thanks to Cheerios® Spoonfuls of Stories® and its partners First Book® and Simon & Schuster Children's Publishing each child will receive a new book each month!

Although studies show that there is a significant correlation between school reading scores and the number of books at home, not all children grow up with books. In fact, a recent study indicated that in low income neighborhoods, on average there is just one book for every 300 children.

The new books arrived just in time for the start of the school year and have already begun to make an impact on young readers. "They were very excited to get their books and couldn't wait to read the new stories," explains Tara Anderson, Academic Services Manager. "Books for coming months are displayed in each classroom and they are eagerly looking forward to what comes next!"

**Both YW Reads and Project Able utilize volunteers to help children learn. Additional volunteers are needed on Tuesday and Thursday afternoons. For more information about volunteering, please contact Ashley Jacobs at 651-222-3741 or [volunteer@ywcaofstpaul.org](mailto:volunteer@ywcaofstpaul.org).**

# celebrating success

## They Save the Best for Last



*During the ten-week summer session, Jaiceon's reading improved by four grade levels!*

As Tamika sat in the audience, she was nervous. School had never come easy for her son and although he was working hard to improve his behavior and academics, she was accustomed to hearing more negatives than positives. As staff called each child to the front of the room her anxiety grew.

Name after name was called ... but never her son's. When she nervously leaned over to ask her mother what might have gone wrong, she got an unexpected answer. "Nothing's wrong Tamika — they just save the best for last!"

Grandma was exactly right. Staff saved Jaiceon for last because his achievements during Youth Achievement Program's (YAP)

summer program were so phenomenal. During the ten-week summer session, his reading improved by four grade levels, and for the first time in his life, he was academically ahead of his peers!

Tamika is excited that Jaiceon will begin the third grade reading at a sixth grade level and couldn't be more proud of his hard work. "I love this program," she explains. "He's having fun here, but he's also learning and seeing that it's cool to do something positive. I see him changing and I'm just so proud of him!"

**Project VOICE, a collaborative community effort made it possible to offer NdCad's Sankofa Reading Program to youth enrolled in YAP. The tutoring added an important academic boost to a busy summer of activities, field trips and experiences designed to help youth succeed and grow.**

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This newsletter is a publication of the YWCA St. Paul. For more information on YWCA programs and services, please call (651) 222-3741 or check out our web site at [ywcaofstpaul.org](http://ywcaofstpaul.org).

This document is available in alternative formats.



YWCA St. Paul is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom and dignity for all.

# thank you

Blue Cross Blue Shield, Ecolab® and Travelers

Workplace drives collecting cleaning supplies, hygiene products, clothing and cell phones benefited the women, children and families enrolled in Housing & Supportive Services programs at the YWCA St. Paul.

your gift during the holidays supports the work of the ywca throughout the year.

Give online at [www.ywcaofstpaul.org](http://www.ywcaofstpaul.org) or call 651-222-3741.

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