

GEAR UP Monthly Update

November 2019

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"If you knew they could have learned anything, what would you wish you would have taught them?"

-Dr. Paula Kluth

A Note from Your Student Coordinator

By Anthony Rospierski

Greetings and salutations! Turkey day is upon us. Let us eat and gather to celebrate the past year. Personally, Thanksgiving is my favorite time; good food, family, friends, and a well needed break from classes. This break allows us to reflect on the year that is almost concluded.

This past month I worked inside of the classroom with your student to learn about the differences between job growth and income increases. Just because a career field is growing does not mean they are the best paying fields. We will discuss the importance to do research into potential career fields. I know I would want to know two things; how much I will make and if I can even find a job.

This month each student will be taking the O*Net Interest Inventory. This interest inventory is comprised of 60 questions that gauge a student's willingness to complete tasks. Through this inventory, six interest zones are identified; realistic, investigative, artistic, social, enterprising, and conventional. These six categories are indicators for interest in different career fields such as educators, engineers, construction workers etc. If you would also like to take this interest inventory visit, mynextmove.org

Enjoy all the great visits to come!

-Anthony

Resolving Family Conflicts

By Anthonv Rospierski

As the holidays approach this means two things family and large groups of people. Large groups of people comes with its own set of issues. Being surrounded by crowds can lead to feeling closed in and not having an ability to hear anything that is being said. These are signs and symptoms of anxiety.

The difference between large crowds and family is there are more personable conversations to be had. These conversations can lead to touchy issues that may not need to be discussed if they do not have to be. For example, there is a saying that goes there are two things that should never be discussed at the dinner table, religion and politics. Emotionally filled topics such as religion and politics can easily create a divide among even the closest of people.

Normally we would surround ourselves and engage with people who have similar interests and beliefs. This leads to more agreements than it does arguments. However, while we are able to choose our friends we cannot choose our family. It is understood that diversity comes in all forms, physical, social, emotional, and even mental diversity just to name a few ways in which people can be diverse. Having diversity in thought is a good thing because that means ideas are able to be questioned and examined deeper.

However, there are times when it is appropriate to have these conversation and times when it should not be the focus of discussion. The holidays should bring families together to celebrate and be closer to the ones we love. This is not to say that these conversations or other topics of discussion such as a relationship status could not be discussed without issue, it just means that you cannot argue with someone if there is nothing to argue about. Instead, strike up conversations about memoires or successes that you see others are having. Try to bring positivity to your conversations.

"It is understood that diversity comes in all forms, physical, social, emotional, and even mental just to name a few ways in which people can be diverse."

If you do find yourself in a conversation that you can see might get stressful for everyone involved here are eight keys to resolving family conflicts as stated by Diana Mercer who is an Attorney-Mediator based out of Los Angeles, California.

<https://tinyurl.com/y5h9a5fs>

- 1.) Be hard on the problem, not the people.
- 2.) Understand that acknowledging and listening are not the same as obeying.
- 3.) Use "I" statements.
- 4.) Give the benefit of the doubt.
- 5.) Have awkward conversations in real time.
- 6.) Keep the conversation going. Life is a dialogue.
- 7.) Ask yourself "Would I rather be happy or right?"
- 8.) Be easy to talk to.



Budget like a Champion for the Holidays

By Anthony Rospierski

With the holidays quickly approaching you should create a budget so you can afford whatever costs you might find yourself having to pay this holiday season. Whether these costs include paying for gifts, travel, or food, budgeting will still be required in order to afford the things you need to survive and have a good holiday season.

Budgeting can be made much easier than many people make it out to be. A simple way to approach budgeting is creating a zero-dollar balance budget. This budget makes sure that every dollar earned has a place where it should be spent. You should never ask yourself at the end of the month “where did my money go?” <https://tinyurl.com/ybsty35u>

The budget itself is easy to read and understand but the organizing, and keeping track of your bills part may be slightly more difficult than you would expect. Make sure that you are keeping track of where your money is going this month. This is a crucial time for you and your family so make sure that you are budgeting for the things that both matter and mean the most. This way next month, you can easily create a zero-dollar budget for you and your family.

Even if your income is larger than your bills (see example budget) you still need to dedicate the remaining amount of money to somewhere in your budget. In the example, there is \$933 left at the end of the month so to make sure that there is a zero-dollar budget assigning \$300 to a savings account, \$333 for the holiday savings, and finally reserving \$300 for incidental spending. This incidental spending includes eating out, getting snacks at a gas station, and going out to the movies etc.



“Budgeting can be made much easier than many people make it out to be. A simple way to approach budgeting is creating a zero-dollar budget.”

Lets’s look at an example of a zero balance budget of a two-income earner household. These numbers are based on the average monthly net salary per person in Michigan multiplied by two to equal a two-income household. <https://tinyurl.com/yxj45pkg>

Earnings

Salary Earnings:	\$3,302
Total Monthly Earnings:	\$3,302

Expenses

Utilities:	\$300
Rent/ Mortgage:	\$715
Car Insurance:	\$115
Car Maintenance:	\$200
Groceries:	\$509
Cell Phones:	\$180
Cable/ Wi-Fi:	\$200
Loan/ Credit Payments:	\$150

Total Monthly Expenses: **\$2,369**

End of Month Totals

Net Income:	\$3,302
Net Expenses:	\$2,369

Net Worth Left: **\$933**

Savings Account:	\$300
Incidental Spending:	\$300
Holiday Account:	\$333

Net Worth Left: **\$0**

Hot Meals and Food Pantry Information

The Salvation Army has a food pantry for community members. On Mondays and Tuesdays, free lunch is also provided to the community from 12:00p- 12:45p.

Monday/ Tuesday 9:30a- 12:00p, 1:00p- 3:30p
Wednesday: 1:00p- 3:30p
Thursday: 9:30a- 12:00p



Aubree's Pizzeria & Grill will be having their annual free Hot Meal on November 28 from 12:00-3:00p.

Aubree's normal operational hours are:
Sunday - Thursday 11:00a- 10:00p
Friday & Saturday 11:00a- 12:00a

St. Vincent DePaul food pantry of Gwinn hours of operation are:
Monday & Friday 1:00p- 3:00p
Thursday 5:30p- 7:30p

Location Information:
111 N. Pine St. Gwinn, MI 49841



Multicultural Education and Resource Center
GEAR UP
3001 Hedgcock
Northern Michigan University
Marquette, MI 49855

Food for Thought

The next time everyone is sitting at the table for dinner here is a good question to begin a great conversation.

If we had a special day together, what would you want to do?

