

MorningSider

AUGUST 2016

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HABITAT FOR HUMANITY DETROIT IS SEEKING QUALIFIED HOME BUYERS OR LEASE-TO-OWN RENTERS



By Alicia Smith

If you've ever volunteered to work on a Habitat for Humanity build, you know the people who will soon get the keys to that home are usually working right there next to you – earning those sweat equity hours.

"It feels awesome!" said **Sylvia Hubbard** – who hammered and labored for 250 hours on her house – and others – as part of the program to become a Habitat Detroit homeowner.

The 9-1-1 operator is a single Mom who rented in Detroit for 15 years before applying to buy a home through Habitat Detroit.

"I think when they accepted me into the program, I was at \$25,000 [income a year] with three kids, homeless, living in a temporary house," she recalled.

She says fear is the main reason she didn't apply for so long.

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MorningSide

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COLLEGE FINANCIAL AID PROGRAMS

Excerpt from GoCollege.com



Find the Money to Pave Your Way to Success

Financial aid is an essential component of any college education. Federal student loans, private loans, scholarships and grants make college possible for many people who would not otherwise have the ready resources to pursue their higher education. But you

can only obtain financial aid when you apply for it. You must be diligent and put in the work to find the financial resources that will help you realize your college dreams.

It's Up to You: Make Financial Aid a Reality

Whatever your major; whatever your college of choice; applying for financial aid is one of the first and most important decisions you will make when preparing for your higher education. Millions of college bound students miss out on financial aid because they neglect to apply or fail to apply properly and on time. Don't be one of them.

You may think you won't qualify for financial aid. Perhaps you are feeling too proud to ask for help from Uncle Sam. Under no circumstances should you be shy about applying for aid. Every year billions of dollars in low interest loans and grants are available for students seeking a college education and until you apply you won't know if you're eligible. This is money to help pay for college and that should be motivation enough to get you filling out forms and filing applications.

The Free Application for Federal Student Aid: FAFSA

The FAFSA, or Federal Application for Student Aid is the first step along your journey to financial aid for your post secondary education. Regardless of your income status you should submit a FAFSA application to find out how much aid you may eligible for. Once your application is reviewed you will receive a formal reply outlining the types and amounts of federal loans or grants for which you qualify.

Financial Aid Due Dates and Deadlines

The FAFSA application is key. Many other grants, scholarships and loan programs require that you have first completed a Free Application for Student Aid. Due dates for these applications are not negotiable. If you miss them you will

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Greetings MorningSide!

A HUGE THANK YOU to all of the volunteers that came out to help MorningSide on July 22, 2016 at our gateway park. I would also like to thank Joel Osteen's **Generation Hope Project, Habitat for Humanity—Detroit** and **U-SNAP-BAC**



Thank you is also due to those that came to our **MorningSide Community Garage Sale**. Special thanks to **Ms. Knight** for her donations and **Bethany Lutheran Church** for the usage of their space for the garage sale.

Thank you!

Zelda Anderson

MorningSide President

MorningSide

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/Ambassadors

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Three Mile Dr. / Bedford St.

Baraka Johnson

Lakepointe St. / Maryland St.

Chelsea Limon

Buckingham Ave. / Berkshire St.

Vance Thorton

Devonshire Rd. / Haverhill St.

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have to reapply next term. Federal application dates and state application dates are available on the FAFSA website so make a note of them and don't procrastinate.

The earlier you apply for loans and grants the better. Always submit applications before the deadline and be sure to include all information requested on your applications. Some of the most common mistakes made by students is missing the deadline and leaving questions and information fields blank on applications. Improperly submitted applications end up on the bottom of the pile or worse, or in the trash.

Start Your Financial Aid Search

Most college bound students should start their search for scholarships and grants as early as their sophomore year in high school. Begin with the Internet. Motivated students will be able to turn up plenty of scholarships with basic and advanced search tools. You can find plenty of free resources that provide you with targeted scholarships and grants based on your personal and educational goals and interests.

Types of Aid Available for College Students

(Continued on page 10)

Important Numbers



US

Congresswoman

Brenda L. Lawrence
(248) 356-2052

Senators

Gary Peters
(313) 226-6020
Debbie Stabenow
(313) 961-4330

Michigan

Governor

Rick Snyder
(517) 373-3400

State Senator

Coleman Young II
(517) 373-7346

State Representatives

(District 1) Brian Banks
(517) 373-0154
(District 2) Alberta Tinsley-Talabi
(517) 373-1776

CARIBBEAN CHICKEN SALAD WITH MANGO DRESSING



Ingredients

- | | |
|--|--|
| 4 tablespoons reduced sodium soy sauce | juicy tropical fruits, such as diced mango or diced pineapple) |
| 4 tablespoons extra virgin olive oil | Fresh cilantro, for serving |
| 2 tablespoons brown sugar (light or dark) | 1 large mango*, peeled, pitted and roughly chopped or 1 1/4 cups frozen and thawed mango chunks |
| 2 teaspoons ground ginger | 1/3 cup freshly squeezed lime juice, (about 2 medium size limes, though you may need additional if the limes are not very juicy) |
| 4 thin cut chicken breasts* (about 12 ounces) | 1 tablespoon honey |
| 1/2 small red onion, thinly sliced | 1/2 teaspoon ground cumin |
| 18 ounces chopped romaine lettuce, leafy greens and hearts | 1/2 teaspoon kosher salt |
| 2 red bell peppers, cored and diced | 1/4 teaspoon ground coriander |
| 1 cup canned reduced sodium black beans, rinsed and drained | 1/4 teaspoon cayenne |
| 15 ounces' mandarin oranges in light syrup, drained (or substitute other | 3 tablespoons extra virgin olive oil |

Directions

Place the soy sauce, olive oil, brown sugar, and ginger in a gallon-sized zip top bag, seal tightly pressing out all of the air, and "squish" to combine. Add the chicken, firmly seal the bag again, and move the chicken around gently so that all sides are coated and it lays flat when the bag is on its side. Let marinade for 30 minutes or refrigerate overnight. Note (If refrigerating overnight, let the chicken stand at room temperature for 30 minutes prior to grilling.) Meanwhile, prepare the dressing and other ingredients.

Place the sliced red onions in a small bowl with room temperature water. Let sit while you prepare the rest of the salad (this mellows the red onions' bite). Make the dressing: Puree the mango, lime juice, honey, cumin, coriander, and

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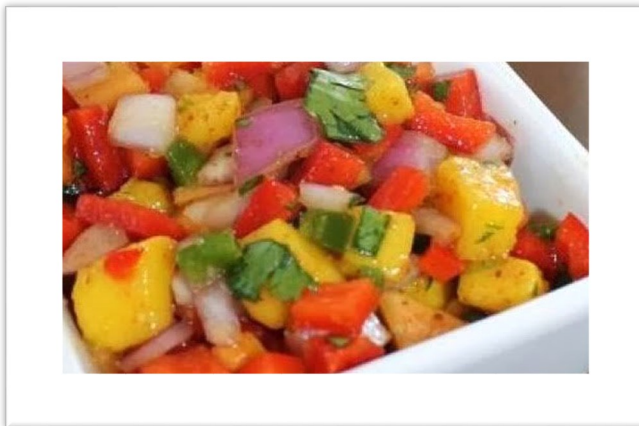
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cayenne in your food processor until smooth. With the processor running, trickle in the olive oil and blend to combine. Taste and adjust flavor as desired. (Use for salad, store leftovers in an airtight container for up to 1 week. Shake well before using).

Cook the chicken: Heat a grill pan or an outdoor grill over medium heat. Remove the chicken from the marinade, lightly shake off the excess, and grill for about 2 minutes per side, cooked through, then remove to plate and let rest for 5 minutes. Cut into bite-sized pieces and set aside.

In a large bowl, combine the romaine, red bell pepper, black beans, and red onion. Add the chicken, drizzle with the mango lime dressing. Toss to coat. Scatter the oranges and cilantro over the top, and you're ready to serve.

FRUIT SALAD WITH SPICED HONEY AND THYME



Ingredients

1/2 cup mild honey
1-star anise pod

(substitute 1/2 teaspoon of Chinese Five Spices)

1 sprig fresh thyme

1 sprig fresh mint

1 cup pineapple chunks

1/2 cup cantaloupe chunks

1/2 cup honeydew chunks

1/2 cup papaya fruit chunks

1/2 cup red grapes

1/2 cup green grapes

Directions

In a small pan over medium heat, bring the honey and 1/2 cup water to a boil. Remove from the heat and add the star anise and thyme sprig. Let it cool, then strain and set aside.

Add the pineapple, cantaloupe, honeydew, papaya fruit and red and green grapes to a large bowl and pour over half the spiced honey. Toss gently to coat. Add more honey if you like. Garnish with fresh chopped mint..

Recipes provide by Taylor One Gourmet Catering

Important Numbers

■ ■ ■

Wayne County

Executive

Warren C. Evans

(313) 224-0286

Clerk

Cathy M. Garrett

(313) 224-6262

Treasurer

Richard P. Hathaway

(313) 224-5990

Sheriff

Benny N. Napoleon

(313) 224-2222

Commission (District 1)

Timothy Killeen

(313) 224-0920

Prosecutor

Kym L. Worthy

(313) 224-5777

Register of Deeds

Bernard J. Youngblood

(313) 224-5854

Important Numbers



Detroit

Mayor

Mike Duggan

(313) 224-3400

Clerk

Janice M. Winfrey

(313) 224-3260

City Council Member

(District 4)

Andre L. Spivey

(313) 224-4841

Department of

Neighborhoods

- District 4

District Manager

O'Dell Tate

(313) 236-3518

Asst. District Manager

Toson Knight

(313) 236-3520

HABITAT FOR HUMANITY DETROIT...

(Continued from page 1)

So, she's not surprised some of Habitat Detroit's new homes remain empty.

One of those boarded-up, brand new houses was one that the WXYZ/WMYD staff helped build last year in our annual BuildUp with Habitat for Humanity Detroit.

Since 1986, Habitat Detroit has built or rehabbed 350 homes in Detroit and Wayne County, and 120 of those homes are in the Morningside neighborhood on Detroit's east side.

Most of those houses are proudly owned by Habitat Family Partners like Sylvia Hubbard.

But by the end of the year, 14 Habitat Detroit homes will empty -- ready for a buyer or family to move in.

Habitat Detroit confirms 11 homes are currently available to sell:

Morningside Neighborhood

3 new homes

5 rehabs

Lincoln Park

2 new homes currently under construction

1 new home will start construction in late August

Note: 3 more homes will be rehabbed during 2016 Blitz Build beginning August 8 in Detroit which will bring the total number of homes waiting to be purchased to 14.

Qualified home buyers aren't knocking down Habitat's doors.

Tamra Fountaine, Habitat for Humanity Detroit's Family Services Director, told 7 Action News between 500 and 700 individuals apply every year for the homeownership program.

"We have a lot of people who apply but don't follow through," said Fountaine. "Again we have people who believe that can't attain home ownership."

Hubbard hopes people will go through the application process to learn about the financial aspect of home ownership.

Her zero-percent interest mortgage ended up being 25-dollars less than her

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rent had been!

“When I say hand-holding, [the Habitat Detroit staff] really guide you through the entire process,” she explained.

If you’re interested in becoming a Habitat Detroit homeowner, here are some of the main requirements:

- First-time homebuyer
- Credit score of 550 or higher
- \$2000 down payment
- 250-350 Sweat Equity hours
- Income for 0% mortgage + homeowner’s insurance + property taxes

LEASE TO OWN

Since finding homeowners has been a challenge for Habitat Detroit, the organization has started a new "Lease to Own" program.

This involves new or rehabbed homes that will be rented out to those who are not ready to purchase.

Tamra Fontaine said this will help those who need housing but are not fully eligible for the Homeownership Program.

The two homes our staff members and volunteers will be painting on in our WXYZ / WMYD Buildup August 8, 2016, are rehabs in the “Lease to Own” program in the Core City neighborhood.

You can sign up to paint with us at the Buildup –either in the morning or afternoon.

Volunteer spaces are going fast



14901 E Warren Ave, Detroit, MI 48224
(313) 640-1100

Important Numbers

■ ■ ■

Detroit

Building Safety

Engineering &

Environmental

Dangerous Buildings

Division

(313) 224-2733

Property Maintenance

Division

(313) 628-2451

Fire Department

(313) 596-2900

Deputy Fire

Marshal

(313) 596-2963

Important Numbers

■ ■ ■

Detroit

Police Department

Chief of Police

James E. Craig

(313) 596-2200

5th Precinct

Captain Mark Bliss

(313) 596-5500

Neighborhood Police Officer (MorningSide)

Audrey Curtis

(313) 643-0202

HORSE CAMP TEACHES DETROIT KIDS RIDING, RESPONSIBILITY



By Ashleigh Garrison

It's not often that Detroit children get to ride horses, but Detroit Horse Power is working to change that.

This nonprofit organization is taking Detroit kids like Lea Jones, 10, and teaching them how to walk, care for and ride horses.

"I'm very excited," said Lea, after riding a horse for the first time in Lyon Township. "I'm not really used to horses like that, because we can't have a horse back in Detroit. I enjoy it."

Lea is one of about 80 Detroit students participating in the free, week-long horse camps offered by Detroit Horse Power during the summer at the Ringside Equestrian Center.

Now, the nonprofit organization wants to bring the horse camp to Detroit, and is hoping the city council approves an ordinance that might pave the way for that to happen.

"The largest barrier to serving more kids at this stage is transportation," said David Silver, 26, founder of the organization and a former teacher in Detroit Public Schools.

The camp began last year with 18 students over two weeks and is now up to 80 over six weeks, Silver said.

"Between the vehicle rentals and fuel to drive kids from Detroit to our wonderful

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hosts in Lyon Township, it's one of our most significant expenses and a limiting factor on how many students can participate in our camps."

But the city's rules are now standing in the way, he said. It is illegal to house live-stock in the city. A proposed change to that ordinance would allow residents to have small animals such as chickens, goats, honey bees, rabbits and ducks. And while that proposal doesn't include horses and other large animals, animal control would be able to allow projects like Detroit Horse Power on a case-by-case basis.

The Detroit Planning Commission recently held a public hearing about the proposal and will make a recommendation to the city council in the fall.

"Essentially what it will do is it will provide zoning rules for individuals who would like to participate in animal husbandry and having an urban farm," said Councilman James Tate, who is part of a group that's been working on the proposed change to the ordinance.

Horses that would be used for big projects like Silver's organization, would be used for educational purposes. They would not be considered companion animals.

Silver knows that city council members and Detroit residents rightfully have their concerns regarding things such as odor, animal welfare and maintenance.

"We'll continue to learn and answer the questions that residents are rightfully asking," he said.

Silver said that if the city council approves the proposed ordinance, he can begin scouting potential sites for the farm. It'll make it easier for Detroit kids to get to the camp and combat vacancy in the city, he said.

The camp provides transportation to and from the equestrian center. Students

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Important Numbers



Detroit

Department of Public

Works

Collections (garbage, bulk, yard waste, or recyclables)

Rizzo

(866) 772-8900

Street or Alley Repairs

(313) 224-0033

Sidewalks

(313) 224-3954

Traffic Signs & Signals

(313) 224-1610

Illegal Dumping or Rodent Baiting

(313) 876-0974



Located Inside:
Da' Barber Shop
 15609 Mack Ave • Detroit, MI 48224
313:886-3040: Shop
313-585-3102: Cell
 wkchillwill@gmail.com: E-Mail
 Hours: Tues - Fri 10a - 7p & Sat 9a - 6p
 Offering: Fades • Tapers • Eyebrow Arching
 Facials • Straight Razoring & More
 Wed Specials: Men \$8.00 • Boys \$6.00
 (Except Holidays)

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pages/Bedford-Street-
Detroit/](https://www.facebook.com/pages/Bedford-Street-Detroit/)

COLLEGE FINANCIAL AID PROGRAMS...

(Continued from page 3)

There are many different types of financial aid available to students looking to further their education. The most common financial aid types are private and federal loans, grants, and scholarships.

Student Loans

There are a number of student loan types, including federal, state and private loans.

- The Stafford Student Loan Program is the single most popular federal loan in the country. With a Stafford loan allows students to borrow money from various lenders, including banks and sometimes even colleges. However, what makes the Stafford loan particularly beneficial to students is the fact that the federal government pays the interest while you are a student. This

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HORSE CAMP TEACHES DETROIT...

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also receive breakfast, lunch and snacks. On day one, they learn about safety and become familiar with the large animals. On day two, they start riding.

Riding was initially a challenge for Kennedy Carter, 11. But after a while, she was able to do it without the guidance of a volunteer. Afterward, she said it was "scary, but fun."

She's also taken a lot away from the lessons, learning things such as the proper way to feed the horses.

"They've been teaching us how to brush a horse and put on the saddle and how to take care of one," Kennedy said.

The lessons go even deeper. Silver said the camp develops character and traits like perseverance, responsibility and compassion are reinforced throughout the week.

"Those are life lessons that our kids can take in their lives wherever they go," Silver said.

The program's volunteers, ranging from teenagers to adults, come from throughout southeast Michigan. Many have horseback riding experience. Some just love working with children.

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YOUR TOTAL BACK-TO-SCHOOL SHOPPING GUIDE

Use your school's list

Schools usually provide school-supply list to ensure the classroom is well stocked and students have what they need. To get exactly what your students need, review classroom necessities before buying.

Find the right backpack

For on-the-go book hauling, look for backpacks that have expanding compartments that provide additional space or protected storage for laptops. Ergonomic straps, meanwhile, can distribute weight to comfortably support heavy loads. Late September will offer more deals on the best backpacks, such as those with warranties. The exception is themed backpacks, which might not be deeply discounted but will sell out if you don't buy early.

Be patient

For basics such as socks and underwear, wait until after school starts for great discounts. In general, try to avoid buying fall clothing. Instead, buy summer clothing at prices up to 90 percent off and learn how to layer. August is a good time to get deals on sneakers as retailers try to reduce stock before winter.

(Continued on page 13)

Tim Killeen



Wayne County Commissioner – District 1

Serving: Detroit's Eastside, Harper Woods, all Grosse Pointes

Contacts:

313.224.0920 (phone) 313.967.1238 (fax)

tkilleen@waynecounty.com

www.waynecounty.com/commission/district1

In the Community, Working with the Community, to Build the Community

Come and visit with your Commissioner at his monthly Chats

2nd Monday – 9-10:00 a.m. – Grosse Pointe Woods Community Center – in the jury room around back. 20025 Mack

3rd Monday – 9-10:00 a.m. – Grosse Pointe Park City Hall – 2nd level – 15115 Jefferson at Maryland

3rd Monday – 6-7:00 p.m. – Tim Horton's – 19353 Vernier across from Eastland

Last Monday – Noon -1:00 p.m. - Monteith Library – 14100 Kercheval at Eastlawn

Patronage

Pamela Pepper

RosAnn Barker

Eddie Tabron

COLLEGE FINANCIAL AID PROGRAMS...

(Continued from page 10)

is something you just won't get borrowing directly from a bank.

- The Federal Perkins Loan is also a government subsidized, but campus based program. Perkins loans are awarded to students with great financial need on a first-come-first-served basis. The federal government metes out funds to each participating college and when the money is gone, it's gone, so students are encouraged to apply early.
- Parents of dependent students can apply for Parent PLUS loans. However, the parent is then responsible for the interest that accrues during the period in which the student is in school.
- Graduate students and professionals may opt to apply for Grad PLUS Loans, a program that offers more financial flexibility.

Aside from the Federal student loan choices you'll find private student loans from any number of different types of lenders. Banks and other financial institutions offer student loans based on credit scores and they are available at fixed and variable interest rates. Private loans for college usually have higher interest rates and more rigorous repayment schedules. Consider applying with a co-signer as this will greatly improve your chances of securing a private loan and will often help you to secure a lower interest rate.

Scholarships: Free Money

Merit scholarships are awarded annually to students showing particular excellence in any number of academic and athletic fields. These are available to merit worthy freshman as well as undergraduates. The time to start thinking about and applying for these scholarships is while you are still attending high school. Your guidance counselors and teachers can help point you in the right direction to find a suitable scholarship. An internet search will also help you find a full range of scholarships for which you may be eligible. Competition is high for these awards though so the sooner you apply the better your chances.

There are thousands of scholarships available and that adds up to millions of dollars in free money for the students willing to put in the hard work. There are minority student scholarships, scholarships for women, athletic scholarships and community service scholarships. Scholarships are also made available from various religious organizations, charity groups and public and private foundations.

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GoCollege.com is your free online guide to scholarships, including tips for organizing your scholarship search, writing a winning essay and remaining focused on that all important college education.

Grants: Merit-Based Free Money

Grants are often awarded to students based on their financial need. Grants are like found money and you aren't required to pay them back. Most grant awards to college students are determined by grade point average, major field of study and/or income qualifications.

Federal grants, such as the Pell Grant, are awarded to students by virtue of their financial need. Students must meet certain income requirements and must maintain a particular GPA to continue to receive funds.

Most state governments provide need-based grant money to resident students attending in state universities. State-based grant programs can significantly reduce your tuition bill and like all grant money will never need to be repaid.

Alternative Sources for College Cash

Other types of financial aid you may not have considered:

- 529 Savings Plans are state based government programs that offer families incentives to save for their children's college education. These plans

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YOUR TOTAL BACK-TO-SCHOOL...

(Continued from page 11)

Shop online

Use price comparison tools such as Google Shopping to search out the best deals. This is particularly important for electronics. Search for coupons before purchasing, and make sure you get free shipping. Most websites have a minimum purchase to qualify, but you also can use the "ship to store" option to avoid shipping fees.

Electronic deals vary

Do not buy tablets now—the best sales happen late October through early December. Laptops are a better investment during back-to-school season with several models less than \$200. Also avoid buying a new smart phone because the

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COLLEGE FINANCIAL AID PROGRAMS...

(Continued from page 13)

provide locked in fees for prepaid tuition at in state universities as well as investment opportunities for college savings accounts.

- Parents may even consider a home equity loan as a way to finance their child's college education. Like a second mortgage this loan is based on the appraised value of your house and stands as a fixed financial agreement between you and the lending institution using your house as collateral.
- Student Loan Consolidation - Once your college education is over, you can also make use of student loan consolidation plans that will make paying back your student loans much more manageable. Consolidation lets you combine multiple student loans into one separate loan and lower your interest rate while lowering your monthly payments. A student consolidation loan is one of the best alternatives to loan default.

YOUR TOTAL BACK-TO-SCHOOL..

(Continued from page 13)

best deals on those devices will come mid-November.

Buy in bulk

When you find value items, buy them in different colors and different sizes for subsequent years.

Don't miss out on trends

Shop early before items sell out. You might sacrifice savings, but you'll find what you need.

Don't forget a binder

A binder that can contain everything from traditional school supplies to paperwork to flash drives will give students a chance to make sure their lives are in order.

Shop with apps

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Deal apps including Zully and PatPat. Zully host up to 100 events per day with prices up to 70 percent off, so you likely will find items that suit your needs and budget. PatPat is a new app that offers up to 90 percent off on top-trending clothing, shoes, accessories, toys and electronics for kids. A recent check showed most items priced under \$15. Compare prices in store with the Shop Savvy app.

Compare uniform brands

Most major retailers offer uniforms, so comparison shop. Look for coupon codes on specific brands if you shop their websites. Check your child's measurements because some uniforms are unisex, and give yourself plenty of time if you need to have logos embroidered.

Check out online marketplaces

Parents around the world participate in Facebook resell boards, some of which have been created around specific brands. Other groups focus on a specific location, gender or age group. In Facebook BST (buy/sell/trade) boards, buyers can ask specific questions and often avoid high shipping costs, while sellers can avoid the cuts and fees typical of consignment and online auction sites.

Here is what you need for every grade

From elementary school to college, here's are ome handy check-lists for your go-to items:

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SPECIAL OCCASIONS

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www.taylor-one.net



YOUR TOTAL BACK-TO-SCHOOL...

(Continued from page 15)

Elementary School

Book bag	Lunch box	Water bottle
Soft pencil case	Pencils and a big eraser	Assignment book
Outerwear for recess	Sensible shoes for recess	Highlighter markers
Basic art supplies (colored pencils, glue, scissors)		

Middle School

Good coat	Sneakers for sports and gym class	Backpack
Pens and pencils	Notebooks and folders	Book covers
Highlighters	Post-it notes	Assignment book
Gym clothes		

High School

Good coat	Assignment book	Flash drive
Highlighters	Pens and pencil	Pencil bags
Folders and notebooks for each class	Gym clothes	Lock for locker
Backpack (one that's durable enough to carry heavy textbooks)	Printouts of photos to hang in his or her locker	School gear (Stop by the school store and pick up a hooded sweatshirt or T-shirt to wear to fall sports events.)
Graphing calculator (one that can last from Algebra I through AP Calculus)		

College

Bedding

2 - 3 Sheet Sets	Comforter	Duvet Cover / Duvet Clips
Pillows	Mattress Pad	Mattress Protector
Body Pillow	Blanket / Throw	Backrest

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<i>Bath</i>		
Toothbrush Case	Soap Case	Towels (2 - 3 sets)
Shower Tote / Caddy	Flip-Flops / Shower Shoes	
<i>Personal Care & Grooming</i>		
Robe / Shower Wrap	Hair Dryer	Makeup Mirror
Razor		
<i>Kitchen Tools & Dining</i>		
Water Filtration Pitcher & Filters	Coffeemaker	Microwave
Plates & Bowls	Cups & Mugs	Utensils
Water Bottle	Travel Mug	Can / Bottle Opener
Storage & Organization	Hangers	Hooks / hook racks
Underbed Storage	Stacking Drawers	Shoe Storage / Racks
Storage Crate / Bins	Drawer Organizers	Storage Cart
<i>Ready For Anything</i>		
Sewing Kit	Tool Kit	Firesafe box
Batteries	Flashlight	First aid kit
<i>Laundry & Cleaning</i>		
Laundry Basket	Laundry Detergent	Drying Rack
Iron / Ironing Board	Trash Can & Bags	Hand / Stick Vacuum
Broom & Dustpan		
<i>Room Décor</i>		
Area Rug / Throw Rug	Decorative Pillows	Fan
Picture Frames	String Lights	Wall Art
Wall Safe Adhesive (3M)	Curtains	
<i>Desk Organization</i>		
Desk Lamp & Light Bulbs	Clip Lamp & Light Bulbs	Bulletin / Dry Erase Board
Lap Desk	Desk Organizers	

YOUR TOTAL BACK-TO-SCHOOL...

(Continued from page 17)

Electronics & Audio

Surge Protector

Extension Cord

Alarm Clock

Laptop Lock

Earbuds / Headphones

Portable Speakers

Coaxial Cable

HDMI Cable

Ethernet Cable

HORSE CAMP TEACHES DETROIT...

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“This is something I’ve always wanted to do. My mom and I realized that there aren’t many farms in Detroit anymore, and so we had talked about somehow trying to bring horses to the city or kids to horses. And then I got connected with David,” said Madeline Flood, 23, a volunteer at Detroit Horse Power.

A horseback rider since adolescence, Flood said she enjoys seeing children gain confidence throughout the week.

The nonprofit partners with Detroit schools and organizations to recruit students for the camps. This year, many of the campers came from Burns Elementary-Middle School, where Silver used to teach.

Silver has ridden horses since childhood. He began the camp because he wanted Detroit youth to have the same opportunity.

“Horses played a huge role in developing who I am today,” he said. “Putting those experiences together and giving our kids in the city a chance to learn and grow in the way that I was so privileged to have in my childhood became something I was extremely passionate about.”:

6 HEALTH INSURANCE OPTIONS FOR COLLEGE STUDENTS

By Chris Kissell



Each year, college students face a critical test that they probably don't hear about in any classroom: having the right health insurance to cover the costs of ailments and emergencies that may arise while they're in school.

Thanks to the Affordable Care Act, the health reform legislation more often known by the moniker "Obamacare," students now have at least a half-dozen

health care choices.

"Five years ago, a student had very few options," says Jenny Haubenreiser, immediate past president of the American College Health Association. "Now, they have many options."

Poor health may be the last thing on the minds of young, vibrant college students. But it pays to think about illness before it happens.

"We cannot overestimate the importance of insuring the young adult population," says Haubenreiser, who is now the director of health promotion at Montana State University. "There's this idea they are young and invincible. But they need care just like anyone else."

Following are six ways college students can answer the question: What do I do about health insurance?

1. **Stay on your parents' plan**

Thanks to health care reform, students under the age of 26 can remain on their parents' health insurance.

College life can add a few wrinkles to this Obamacare provision, however. For example, if a student is going to school in a different state, it's important to contact the insurance company to make sure there will be in-network providers near campus.

Large insurers often do have affiliated networks in other states, but parents need to check with their particular plan, says Cheryl Fish-Parcham, deputy director of health policy for the health care consumer group Families USA.

"Students might also want to schedule routine preventive care visits while they are at home on vacation in order to have access to the network of their

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parents' plan," she says.

Plus, parents and students should find out how the insurer will reimburse emergency care claims in the college town.

The possible absence of in-network coverage can create extra expenses for students and force them into making difficult choices, Haubenreiser says.

"If something comes up and they have to leave to get care for a longer-term illness, that will essentially take them out of school," she says.

2. Sign up for a health plan at your school

Many colleges offer their own health plans to students. A college may work with an insurance company, which pays any claims. Or, plans may be self-insured by the school, which makes the payouts directly.

College health plans have a major advantage over other health insurance options because the premium costs are grouped with other higher education expenses, such as tuition and room and board, Haubenreiser says. "So, your student loans can assist with that."

These plans often appeal to older students no longer eligible to remain on their parents' health insurance, she says.

"These plans will also cover services that are often needed by young women for their reproductive health," adds Fish-Parcham.

But school plans may not always be the best option for students.

"These plans may have much more limited coverage than other individual insurance," Fish-Parcham says. For example, they may not pay for injuries to a student who got hurt while intoxicated.

She urges students and parents to examine student health plans carefully because there may be yearly limits on claims or doctor visits.

Things should improve in 2014, when these plans must drop annual coverage dollar limits to comply with Obamacare, Fish-Parcham says.

3. Buy subsidized Obamacare coverage

Americans now have the opportunity to shop for health insurance on Obamacare's new health insurance exchanges, or online marketplaces.

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Buying a policy through your state's exchange can make sense if your budget is tight, says Jen Mishory, deputy director of Young Invincibles, a nonprofit that specializes in economic issues facing young Americans.

She explains that people using the marketplaces can qualify for tax credits to reduce their monthly insurance premiums. You're eligible if your household income is up to 400 percent of the federal poverty level and you meet other criteria, such as not being able to get affordable coverage through an employer.

"Depending on your income, it could be an enormous discount," Mishory says.

Exchange shoppers -- including college students without other options -- can purchase comprehensive health insurance coverage that goes into effect as early as January.

Haubenreiser is concerned that students who shop on exchanges may not make the wisest decisions. "The young adult is going to go for price point over quality or the benefits provided," she says.

4. Purchase 'catastrophic' coverage

In the exchanges, Americans under 30 have the option of purchasing "catastrophic" health plans with lower premiums and high deductibles.

"This will be very attractive to the young population," Haubenreiser says.

While initial preventive care visits are covered at no charge, these plans come with deductibles of more than \$6,000. Haubenreiser worries that one serious accident or unexpected disease diagnosis could lead to a real out-of-pocket hardship for a student.

"Six-thousand dollars can derail a student's career pretty quickly," she says.

She also fears that students with high deductibles may be reluctant to go to the doctor. "They won't get the care, and they'll wait until they are really sick."

Before springing for catastrophic coverage, Mishory suggests comparing the plans with more comprehensive exchange policies that may offer you a discount.

"You cannot use tax credits to buy catastrophic plans," she says. "So, if you are low or moderate income, you definitely want to check to see whether you qualify for monthly tax credits to reduce your premiums."

5. Apply for health insurance through Medicaid

Students from low-income families may be able to apply for coverage through

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Medicaid, the federal-state program providing health insurance to poor Americans.

In the past, Medicaid coverage was limited to narrow populations, including children and pregnant women. As part of health insurance reform, states now have the option of expanding Medicaid eligibility.

Students under 65 years of age in participating states may enroll if they earn up to 133 percent of the federal poverty level.

"If you are a dependent on your parents' tax return, your eligibility will depend on your (family's) household income," Mishory says.

However, many students do not have Medicaid as an option, says Robin Gelburd, president of FAIR Health, a nonprofit focused on providing information about health insurance and health care costs.

"Only half the states are choosing to expand their Medicaid programs," Gelburd says.

Coverage is available nationwide for students who were on Medicaid while in foster care but are aging out of that system, Fish-Parcham notes.

"New rules permit former foster children to keep Medicaid until age 26," she says.

6. Skip health insurance altogether?

The vast majority of Americans will be required by law to carry health insurance beginning in 2014. However, there are exceptions to the rule, including members of Indian tribes and members of some religious groups.

Some college students are likely to fall into another category that has been granted an exemption, Gelburd says.

Health reform rules state that the insurance mandate does not apply to people who do not earn enough money to file income taxes. Right now, that means making under \$10,000 for a single person under age 65, Gelburd says.

"Many full-time students will not be earning enough to trigger the (Affordable Care Act's) requirement to have health insurance," she says.

Of course, a decision to skip coverage altogether is not to be made lightly.

"Students will need to evaluate the benefits of the security that the insur-

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ance provides for unanticipated medical expenses against the cost of the coverage," Gelburd says.

10 WAYS TO CELEBRATE NATIONAL FAMILY FUN MONTH

Just because summer is almost over, doesn't mean that the fun has to stop! August is National Family Fun Month and we've lined up some great activities to do with your kids.

Host a dance party: Turn your living room into a party zone by dressing up in funky party attire, dimming the lights, and turning on your favorite dance jams. Disco ball is optional!

BBQ potluck: Throw a family BBQ in your backyard or at the local park. If you're kids are old enough, let them create their very own dish, but don't forget to bring a back-up dish, just in case J

Beach outing: If you're lucky enough to live in an area close to the beach, take full advantage while there is still a little bit of warmth! Take your kids out to the beach and let them boogie board while you soak up some sun and relax.

Backyard movie night: These days, it costs an arm and a leg to take the entire family out to the movies, so why not watch a movie in your own makeshift movie theater? Play your family's favorite movie using a projector and a blank wall. You can also set up a snack station with popcorn, candy, chips and other munchies!

Ice-cream party: What's better than eating ice cream? Eating ice cream that you've made yourself! Using a recipe you find online let your kids make their own ice cream. Put out a spread of different toppings so that they can make their ice cream unique to their own taste and preference!

Scavenger hunt: Give your kids a list of things that they will need to find around the house or in your neighborhood. Have some prizes ready for the person who finds all items on the list!

Family music video: Start your own family tradition and produce your own music video! All you need is a camera, a fun and upbeat song, and high-energy! Let your kids pick several different outfits to rotate during the music video shoot. If you're daring, post the video on Youtube...who knows, maybe the video will go viral!

Baking party: Teach your kids how to bake their own cupcakes, cookies, or even cake! You can even host your own family "baking show" by letting them compete as if they were on a baking competition, with you as a judge!

Backyard camping: Set up your own camp by pitching some tents in your backyard! Play fun board games and tell spooky stories around your "campfire".

Trip to the zoo: Kids love animals and what better way to let them interact with their furry friends than at the zoo! Take them to the local zoo and you can even teach them how to make their own memory book using photos that they take at the zoo.



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