

## **A Newsletter for and by Clients**

BROUGHT TO YOU BY FBHPARTNERS' CLIENT AND FAMILY ADVISORY BOARD

### ***MAKING THE MOST OF A MODEST INCOME***



*Responding to our only Letter to the Editor and the views of the FBHPartners' Client and Family Advisory Board, this issue focuses on saving money on basic living expenses in order to have income left over for fun or special purchases. In future issues, you'll see more about saving on the basics as well as ways to save on having fun like vacations, eating out, clothes, or shows.*

#### **Covering the Basics**

For almost anyone, the absolute necessities of life are housing, heat and light, food, transportation and clothing. For many people with mental health issues, necessities also include therapy and medications. Some people may have other essentials like payments on a debt. The more you can save on paying for these essentials, the more you'll have left over each month to cover unexpected items, or for less essential items (like a cell phone) or for things that are fun like movies or entertaining friends or a vacation.

Having a written budget and sticking to it are the keys to success. Make a list of each essential monthly expenditure. Divide your monthly income among them. If there is not enough to cover all of the essential items, develop a strategy for dealing with that problem. You can get help from staff at the mental health center in doing that. Decide how you'll use anything that is left over.

One way people have found to make sure they have enough money when basic bills come due is the "envelop method". To do this, have individual envelopes for each of your basic expenses. When you receive a pay or benefits check, put the necessary cash into each appropriate envelop. Then go shopping with only the envelop(es) you need for that trip. Sticking to this system means that you won't use money for basic expenses on impulsive purchases – the biggest downfall of living well on a tight budget.

In some of the spending categories below, we suggest you can get help from the "benefits staff". At Jefferson Center, these are the Navigation Department (303-432-5130) and at Mental

Health Partners it is Guy Guinn at 303-247-8718.

**Housing:** People living on a limited income will generally spend about half of their income on housing. Fortunately, there are some national programs to help get lower cost housing. But there are complicated rules about who qualifies and how to apply successfully. The best known is Section 8. Organizations like Jefferson Center and MHP and most local governments have Section 8 programs although there is usually a wait list. Because of the complexities, seek the assistance of housing staff. At Jefferson Center, call 303-432-5400, say you need help with housing, and the receptionist will direct you to the right person. At Mental Health Partners, call 303-443-6154, extension 300.

In addition, both Jefferson Center and Mental Health Partners participate in the national Shelter Plus Care program. It is a lot like Section 8 except that the individual must be actively engaged in mental health treatment with the mental health center. Contact housing staff (noted above) for help with this.

Another less well known way for disabled individuals to reduce their housing cost is the Colorado Property Tax Refund. Based on the fact that a portion of the landlord's State property tax is included in your rent payments, the State will refund that money to you. Also the rebate will include your share of the heating cost IF your rent includes heat. To find out more about this, contact the Colorado Department of Revenue at 303-238-7378, and ask for information about the Property Tax and Heat Refund.

**Utilities:** These generally include heat and light, and maybe sewage. A national program to assist low income people with heating bills, is LEAP, sometimes called LiEAP. It pays a portion of the heat bill during the winter *when an individual or family is threatened with or has been shut-off.* (continued on page 2)

***Did You Know*****Published by the  
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To find out if you qualify, contact the benefits person at your mental health center.

If you can't qualify for LEAP, you can at least even out the imbalance between summer and winter bills by asking your heat provider to put you on a budget plan. This means averaging out a full year of heating bills and paying that average every month. You'll pay more than you owe in the summer, but you'll pay less than you owe in the winter. It also makes it easier to budget since you pay the same amount every month. At the end of the year, you will usually receive a bill if your regular monthly payments have not covered your total heating cost during the year.

**Food:** This "basic" item in your budget has been getting more expensive recently, so savings here are critical. An amount of \$200-250 per month for grocery bills is about average for people living alone. But here are some ways to reduce your grocery bills.

- **Food stamps** – The amount will vary among individuals. Talk to the benefits person at your mental health center about how to get them.
- **Store discount cards** – They are free at the big chain stores and can reduce your grocery bill by 10% if you focus on buying sale items.
- **Stick to sale items** – Most grocery items go on sale about every six weeks. If you can save a bit ahead and stock up on items that you use regularly *when they are on sale*, then you won't need to buy them again until they go on sale.

- **Check the printed sale supplements** – They list all the items on sale at that store usually beginning on Wednesday of that week. (Look at the bottom to be sure.) In some areas these are delivered to your home, usually on Tuesdays. They are also included in the Sunday *Denver Post*. Or, you can ask for a copy at the store itself. Try to plan your meals around the sale items of that week.
- **"Past due" meat** – Meat is a costly food item. In most chain stores, there's a bin in the meat department with items that have gone past their "use by" date. The prices are considerably lower than even on-sale items. But only buy if the item is something you'll use and it looks like it is still good.
- **Coupons for specific products** – These are available online, in the Sunday newspaper, and in stores. Again, use these only for items you need and use.
- **Fruits and vegetables** – As a rule, buy what is in season. It's cheaper and allows your meals to flow with the seasons. Prices of organic products are higher than non-organic, but Natural Grocers' (formerly Vitamin Cottage) prices are generally lower than other stores. And think about which items need to be organic. If it has a peel or skin that you don't eat, you could choose non-organic because pesticides etc. are unlikely to penetrate into the part you eat. Out of season, buy frozen fruits and vegetables. Because they're ripe when they are frozen, they are often more nutritious than fresh items that have travelled long distances before getting to grocery store shelves.
- **Food banks** – There are many of these. At Jefferson Center, ask the Navigation Department for a list. At Mental Health Partners, peer specialists have a list. By trying different ones, you'll find which ones best suit your needs.

*Beware of little expenses. A small leak will sink a great ship.*

**MENTAL HEALTH NEWS**

- ◆ The Mental Health Center Serving Boulder and Broomfield Counties (MHCBBC) has changed its name. It is now called Mental Health Partners (MHP). Everything else remains the same.
- ◆ FBHPartners has announced its Recovery Champion Awards. The winner at Jefferson Center is Carol Prue, a therapist on the Adult Outpatient Team serving people in the TANF program. The winner at Mental Health Partners is Nancy Consolloy, a case manager on the adult outpatient team. Winners receive a plaque, a cash award, and the admiration of their clients and colleagues.

However you purchase your food, the Internet is a terrific source of recipes for low cost, healthy meals. Google "low cost healthy recipes." No computer? Look for cookbooks at the library. Borrow them, try the recipes, and photocopy ones you like.

In the next issue we will cover how to save on clothing, transportation and telephone. We'll also try to cover some fun topics too. Please send suggestions for topics you'd like us to report on to [Lhausner@fbhpartners.com](mailto:Lhausner@fbhpartners.com).