Menard County Housing Authority



## 7 Reasons Personal Independence is Important

- Personal independence boosts your confidence: Independent people naturally tend to be a little more confident on handling issues affecting their lives. This is mainly because they are more prepared to take actions and do things without having to wait for support or permission from someone else.
- 2. <u>Less reliance on others</u>: Less independent individuals tend to rely so much on others. This may be because they do not want to have to make choices for themselves or they feel too shy to go through challenges in their life without somebody by their side. This character makes you appear overly needy.
- 3. <u>Emotional independence reduces stress and promotes happiness</u>: Being emotionally independent means that you can make the most of your personal decisions and go through challenging life situations without necessarily dragging other people into it. More emotional independence can also mean less suffering and disappointment, since you do not depend on others to meet your emotional needs.
- 4. <u>Financial independence means freedom and a sense of accomplishment</u>: When it comes to personal independence, there is no satisfaction comparable to the ability to pay your own bills. Being able to pay your way through life reduces dependence on your parents, friends, spouse or whichever person you used to lean on.
- 5. <u>Better decision making</u>: Being independent makes decision making an easy task; this is because you have proven to yourself that you are the only person that will be really affected by the decisions you make. Although it's a good decision to consider other people while making decisions, being scared to make choices in fear of upsetting others can greatly hold you back.
- 6. <u>Personal improvement and creativity</u>: Emotional independence improves your personal relations with friends, family, coworkers and others you interact with. You become more in control of your emotions.
- Self-value and self-esteem: Independence can help increase your self-value and self-esteem. The achievement of financial, emotional, social, career and personal independence gives you a sense of accomplishment that can boost your self-esteem and personal success. From Joel Brown

INDEPENDENCE isn't doing your own thing; it's doing the RIGHT thing on YOUR OWN.

- Kim John Payne

### Reminders

www.booksbybailey.com

Office Hours:

Monday-Thursday 8 am—4:30 pm

Friday 8 am—Noon

Closed:

Friday, July 3rd in observance of Independence Day

**FSS Coordinator** 

Lindsay Wilken

101 W. Sheridan Rd.

Petersburg, IL 62675

Direct Line: 217-717-2551 (call or text)

Office: 217-632-7723 ext. 136

Fax: 217-632-7511

Email: lwilken@menardcha.org

July 2020



## Illinois Network of Centers for Independent Living

INCIL is the coalition of Illinois' Centers for Independent Living (CILs). CILs exist to help people with disabilities achieve maximum independence in work, school, housing, transportation, and health care. They are driven by the philosophy that people with disabilities have the right to make choices to control the direction of their lives and participate fully and equally in their communities.

All CILs provide the following core services, in addition to community focused offerings based on local needs:

- Peer Support and Mentoring
- Information and Referral
- Individual and Systems Advocacy

Independent Living Skills Training

Transition Support

INCIL advocates for independence, inclusion, and integration for all people— and serves as an authoritative source, a bridge-builder, and a convener on critical issues facing the disability community.

#### For more information, contact us:

1 West Old State Capitol Plaza #501 Springfield, IL 62701 (217)525-1308 www.INCIL.org

### Visit IllinoisPAs.com to find or train to become a personal assistant

#### On the Road Again...

Now that restrictions are lifting from the pandemic, I will be traveling to each outlying county in July.

**Coles County - July 6th** 

Jackson County - July 13th

Livingston County - July 20th

**McDonough County - July 27th** 

I will contact you to schedule a time to meet, if you are available. I will be using safety precautions, such as wearing a mask and using hand sanitizer. If you have any questions, concerns or needs, please let me know.

Sincerely,



# 4 Tips for Financial Independence

With July 4th upon us it seems like a good time to think about our own financial independence. This may mean different things to different people. However you define it, here are 4 tips to help you get there:

- 1. <u>Set specific finance goals</u>: Putting money aside for the future versus spending it now on something you might want but don't really need is easier if you have a goal in mind. Maybe that's a nice trip to the beach, or a new car, or helping your kids through college. The key is to establish goals, knowing when you will need the money and how much you will have to save. This allows you to track your progress as well.
- 2. Spend less than you earn: The amount of money left over is a direct result of your lifestyle choices. Your lifestyle decisions now will impact you down the road. Step one is to get a handle on what you spend and determine what can be eliminated. This would typically include things like entertainment, dining out, impulse buys. You can also find ways to spend less money on things you currently buy. For instance, look for cheaper car insurance.
- 3. Save money before you ever see it: If you don't have a 401k Plan at work where funds are withdrawn from your paycheck, try to put aside a set amount of money each pay period. A simple savings account at the bank is a safe place to keep that money.
- 4. <u>Don't let debt derail you</u>: If a big portion of your income is going to pay interest on loans that leaves less available for saving. Work to eliminate your debt. Pay cash for purchases so you don't incur more debt, take the attitude that if you don't have the cash, you can't afford it. Pay down your existing debts beginning with the debt with the highest interest rate. Then continue until all your debt is paid in full. from The Chicago Financial Planner

Líndsay

#### Menard County Housing Authority

## Your Provider of Affordable Housing Services!

Our mission is to promote and provide quality housing while encouraging upward mobility and a better quality of life.

Our vision is creating housing that families and communities can be proud of.

## www.illinoisworknet.com/servicefinder

This website provides career exploration materials, how to find training and credentials, how to prepare for a job search - including free access to: <u>https://optimalresume.com/</u>, information about job openings, ways to find employment and training services in your area, and layoff assistance resources as well as connect you to your local workforce centers in Illinois.



Menard County Housing Authority

FSS Program 101 W. Sheridan Rd. Petersburg, IL 62675

Phone: 217-632-7723 Fax: 217-632-7511 Website: www.menardcha.org

