



## *National Resource Center for Healthy Marriage and Families*

### **The Director's Corner**

Greetings,

With tax season coming to an end this month, many families have already or are about to receive a tax refund. These refunds are one of the largest lump sums of money that the average American household collects all year (according to a research report from the American Tax & Financial Center at TurboTax) so determining how to spend this money is an important family decision. We know finances can be a major source of frustration and stress for many families. As part of National Financial Literacy Month, we want to share some financial management tips to help encourage the families you work with to develop [healthy financial habits](#) now and in the future. In addition to the quick tips and resources below, visit our website for additional information on [Asset Building and Economic Self-Sufficiency](#) to share with families you serve.

Best regards,

Robyn Cenizal, Project Director



### **Tip of the Month**

Here are some practical and smart suggestions on how families can spend their tax refund this year:

- **Use the extra money on something you need.** Are you having car trouble? Are there housing, utility, or food expenses that need to be covered? Have you been putting off a much needed doctor's visit? These are important necessities and a refund can help cover some, if not all, of the cost. Just be sure you are differentiating between essential "needs" and "wants."
- **Reduce debt.** If you have credit card debt, car loans, or student loans, consider using your refund to pay down those debts. Start by paying down whichever debt charges the highest interest rate. This is the fastest way to reduce the interest that you'll be paying in the future.
- **Start saving.** It can be difficult to save money each month. A tax refund could be a great opportunity for families to put money away for both small and large unexpected expenses. This way, you won't be stressed when a family member gets sick or your car breaks down because you will have put money aside just for these emergency situations.
- **Communicate and discuss a plan with family members.** Allow family members to provide input, work together, and come to an agreement on the top priorities for the refund money. Perhaps conduct a family financial meeting. These conversations keep everyone on the same page and help ensure that you stick with the plan. You can also use this opportunity to teach children the importance of budgeting, saving, and the wise use of credit. Even a small amount of time spent teaching kids about basic money management can lead to a lifetime of healthy money habits.



## Featured Resources

The Resource Center's [Virtual Library](#) has collected more than 900 materials in a variety of formats including fact sheets, research-to-practice briefs, brochures, pamphlets, training resources, program reports or evaluations, and research materials.

Select the links below to view our featured April resources:

- [Tips for service providers: Healthy financial management skills \(Tip Sheet\)](#)  
This tip sheet is designed to support service providers in discussing the topic of healthy financial management skills with the families they serve.
- [Strong families: Tips for healthy financial management \(Tip Sheet\)](#)  
This tip sheet is designed as an informational handout for families in support of the companion resource for providers.
- [Core healthy marriage and relationship skills: Financial management \(Module within the Virtual Training Center\)](#)  
This module discusses financial management skills. The objectives of this course are to: Increase understanding of how couple financial management impacts families and communities; Increase knowledge of financial management principles and skills; and Prepare students to integrate financial management skills and principles into service provision.



## Events

The Resource Center's [Events Calendar](#) offers a listing of Resource Center events and other national, regional, and community-wide events that might be of interest. Upcoming events include:

- [2015 International Conference on Sexual Assault, Domestic Violence and Campus Responses in New Orleans, LA, April 7-9, 2015](#): The International Conference on Sexual Assault, Domestic Violence and Campus Responses consistently brings together law enforcement personnel, prosecutors, victim advocates, judges, parole and probation officers, rape crisis workers, medical personnel, faith community members, educators and others in this three day conference highlighting promising practices and emerging issues in sexual assault, domestic violence and stalking.
- [National Indian Child Welfare Association \(NICWA\) 33rd Annual Protecting Our Children National American Indian Conference on Child Abuse and Neglect in Portland, OR, April 19-22, 2015](#): NICWA is excited to announce that their 33rd Annual Protecting Our Children National American Indian Conference on Child Abuse and Neglect will be taking place in NICWA's hometown, Portland, Oregon, on April 19-22, 2015. Conference attendees are a cross-section of experts including child welfare, mental health, and juvenile justice service providers; legal professionals; students; advocates for children; and tribal and federal leaders. The National Resource Center will be exhibiting at this conference.

## Feedback and Technical Assistance:

If you have suggestions or wish to speak with a Resource Center staff member, please [contact us](#) and we will be happy to assist you. If you would like to request Technical Assistance, please submit a [Training and Technical Assistance Request Form](#) and our Technical Assistance Coordinator will contact you.

To learn more about the Resource Center visit us at [www.healthy marriage and families.org](http://www.healthy marriage and families.org)

The National Resource Center for Healthy Marriage and Families supports safety-net service providers as they integrate healthy marriage and relationship education skills into service delivery systems as part of a comprehensive, culturally appropriate, family-centered approach designed to promote self-sufficiency.

### **Special Announcement:**

Responding to public comments, a new set of Healthy Marriage and Responsible Fatherhood performance measures have been proposed (an additional set of instruments for a cross-site evaluation with a subset of

grantees have also been proposed). Please see a short overview at: <https://www.federalregister.gov/articles/2015/03/23/2015-06534/submission-for-omb-review-comment-request>. This Notice has information on how to request a document containing all proposed measures, as well as information on how to comment on the proposal.

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