

HELLO FEBRUARY

Pathways Deland Head Start Newsletter

From Your CDS

Pamela Fernet

Child Development Specialist

Hey mom and dad!!! Raising a smart child is easy!! According to the University of Melbourne Department of Early Childhood Development online article, one of the biggest things you can do to help your preschooler is to read to them. The frequency of reading to children at a young age has a direct causal effect on their schooling outcomes regardless of their family background and home environment. Reading to children at age 4-5 every day has a significant positive effect on their reading skills and cognitive skills (i.e., language and literacy, numeracy and cognition) later in life. Reading to children 3-5 days per week (compared to 2 or less) has the same effect on the child's reading skills at age 4-5 as being six months older. Reading to them 67 days per year has the same effect as being almost 12 months older. Children read to more frequently at age 4-5 achieve higher scores on the National Assessment Program – Literacy and Numeracy (NAPLAN) tests for both Reading and Numeracy in Year 3 (age 8 to 9). • These differences in reading and cognitive skills are not related to the child's family background or home environment but are the direct result of how frequently they have been read to prior to starting school. You can read the online article at:

<http://www.education.vic.gov.au/Documents/about/research/readtoyoungchild.pdf>

Help Your Child Become A Reader



Source: Readingrockets.com

Parents, who limit television, choose child care that is literacy-rich, and read and talk to their children often can help their children become readers. Learn about steps parents can take to promote reading in their children's lives.

- 1. Talk to your child**
- 2. Read Aloud**
- 3. Test your child's eyes and ears**
- 4. Choose child care carefully**
- 5. Ask the teacher about your child's reading**
- 6. Limit TV watching**
- 7. Create a reading corner**
- 8. Visit the library**
- 9. Show that you read**
- 10. Join a family literacy program**
- 11. Give books**
- 12. Tap relatives**
- 13. Attend book activities**



Perfect Attendance for January, 2018

RM #1:

AARON AVILA

LAVINAMARIE ESPINA

CALI GASKILL

JOSE GRANADOS

DATRICK HEATH

RM #2:

ANGELINA PENALOZA PALACIOS

JHONATAN RIVERA

RM #3:

YOSELIN PALACIOS

Special Events:

♥ *Parent Meeting: February 1st @ 2:30pm*

♥ *Holiday (NO SCHOOL) "President's Day"*

February 19th

♥ *Early Release Days: February 7th, 14th, 21st, 28th*

Pathways Deland Head Start



January 2018 Parent Meeting Key Points/Enero 2018 Notas Claves de la Junta de Padres

Parent Meeting Date: 1/11/2018

Time: 2:33-2:55 PM

- Parents were welcomed by S. Otero./ **Los padres fueron bienvenidos S. Otero.**
- Parents were notified of coming important dates. / **Los padres fueron notificados de fechas importantes.**
- S. Otero translated meeting in Spanish./ **S. Otero tradujo en español .**
- Policy Council Representative voting had to be postpone due to lack of quorum. / **La votación para el Representante del Consejo de Política fue pospuesta por falta de votantes requeridos.**
 - FA offered the Money Smart Training./ **FA ofrecio el entrenamiento de Ahorro Responsable**
 - S. Otero reminded the parents about the upcoming Spring Festival and Parent Activity/ **S. Otero recordó a los padres del Festival de Primavera y el Festival de Padres.**
 - Service reports were provided by:

FA –Requesting assistance for transportation/Asistencia para transportacion

Classroom 2 provided updates of the classroom and what are they learning / **Salón 2 dio información de lo que están aprendiendo y actualizaciones del salón.**

CDS-Spoke about playground upgrades and the possibility of the WIC office opening. /**Hablo sobre actualizaciones al área de parque de juegos y la posibilidad de la apertura de una oficina WIC.**
- Meeting Adjourned./ **Cierre de Junta.**

***Copy of the Pathways Deland Head Start Parent Meeting Minutes is available at the office in the Parent Meeting Binder / Copia de las Minutas de la Junta de Padres de Pathways Deland Head Start están disponibles en la oficina dentro de la Carpeta de la Junta de Padres.**

F.A News

At this time of the New Year, we all as parents are making plans for a more stable financial future, by either fixing or building our credit or by becoming a homeowner. We all know that saving and budgeting are probably the first steps, but one of the choices that the financial market offers us in many occasions to get compromise with a loan. Beware of abusive loan terms or unfair practices. Here is a simple guide to follow in the process, to prevent being a victim of Predatory Lending and also guidance if you want to become a first time homebuyer.

What Is Predatory Lending?

Practices become "predatory" when the borrower is led into a transaction that is not what they expected. Predatory lending practices may involve lenders, mortgage brokers, real estate brokers, attorneys, and home improvement contractors. Their schemes often target people who have small incomes but substantial equities in their homes.

Common Predatory Lending Practices

- **Equity Stripping**
- **Bait-and-switch schemes**
- **Loan flipping**
- **Packing**
- **Hidden Balloon Payments**



How consumers are targeted?

Consumers can be lured into dealing with predatory lenders by aggressive mail, phone, TV, and even door-to-door sales tactics. Their advertisements promise lower monthly payments as a way out of debt, but don't tell potential borrowers that they will be paying more and longer.

They may target minority communities by advertising in a specific language, or target neighborhoods with high numbers of elderly homeowners, or homeowners with little access to credit.

What If You Suspect Predatory Lending?

If you suspect a company is using predatory lending practices you should file a complaint with the Washington State Department of Financial Institutions or with The Consumer Financial Protection Bureau, both agencies are responsible for consumer protection in the financial sector.

Home Buyer Programs

Always start by seeking for counseling and orientation. Buying a home can be a dream come true, most of the time the process is not as easy as T.V. shows picture them. The process requires a lot of education, patience and perseverance. Don't fall for the most unexpansive deal in the mortgage/financial industry, but settle for a fair mortgage rate so you can keep your home for years to come. Locally Volusia County has great options for its residents:

Homebuyer Assistance

- Community Assistance Homebuyer Assistance program (HBA) is designed to assist first-time homebuyers purchase a home by providing purchase assistance and closing costs.
- The HBA program is funded by Volusia County through Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and the State Housing Initiatives Partnership Program (SHIP).
- Assistance is provided in the form of a zero percent interest loan (deferred payment) for a term not to exceed 15 years.

- Includes shared appreciation features
- The HBA program is implemented with the cooperation of Affordable Housing Partners (AHP).

Neighborhood Stabilization Program Home Purchase Program

- Provides a deferred payment loan to approved households for down payment, gap financing and closing cost toward the purchase of a county-owned Neighborhood Stabilization Program (NSP) home.
- Assistance is provided in the form of a zero percent interest loan (deferred payment) for a term not to exceed 15 years.
- Includes shared appreciation features
- The NSP Home Purchase Program is implemented with the cooperation of Affordable Housing Partners (AHP). Only files submitted by an AHP will be accepted.

Resources:

Washington State Department of Financial Institutions

The Consumer Protection Bureau

Volusia County: Affordable Housing Programs

HUD.gov

Find us on Facebook, search for: Mid Florida Community Services Head Start



En este momento del Año Nuevo, todos nosotros, como padres, estamos haciendo planes para un futuro financiero más estable, ya sea arreglando o mejorando nuestro crédito o convirtiéndonos en propietarios de nuestro primer hogar. Todos sabemos que ahorrar y presupuestar son probablemente los primeros pasos, pero una de las opciones que el mercado financiero nos ofrece en muchas ocasiones para llegar a un compromiso, es con un préstamo. Tenga cuidado con términos de préstamo abusivos o prácticas desleales. Aquí hay una guía simple para seguir en el proceso, para evitar ser víctima de Préstamos Predatorios y también orientación si desea convertirse en un comprador de vivienda por primera vez.

¿Qué es un préstamo predatorio?

Las prácticas se vuelven "predatorias" cuando el prestatario es llevado a una transacción que no es lo que esperaba. Las prácticas de préstamos predatorios pueden involucrar a prestamistas, corredores de hipotecas, corredores de bienes raíces, abogados y contratistas de mejoras al hogar. Sus esquemas a menudo se dirigen a personas que tienen ingresos pequeños.

Prácticas comunes de préstamos predatorios

- **Equity Stripping**
- **Bait-and-switch schemes**
- **Loan flipping**
- **Packing**
- **Hidden Balloon Payments**

¿Cómo se dirigen los consumidores?

Los consumidores pueden ser atraídos a lidiar con prestamistas depredadores mediante correo agresivo, teléfono, televisión e incluso tácticas de venta puerta a puerta. Sus anuncios prometen pagos mensuales más bajos como una forma de salir de la deuda, pero no le dicen a los prestatarios potenciales que pagarán más y por más tiempo.

Pueden dirigirse a las comunidades minoritarias publicitando en un idioma específico, o dirigirse a los vecindarios con un gran número de propietarios de viviendas de edad avanzada o propietarios con poco acceso al crédito.

¿Qué pasa si sospecha de préstamos predatorios?

Si sospecha que una empresa está utilizando prácticas de préstamos predatorios, debe presentar una queja ante el Departamento de Instituciones Financieras del Estado de Washington o ante la Oficina de Protección Financiera del Consumidor, ambas agencias son responsables de la protección del consumidor en el sector financiero.

Programas de compradores de viviendas

Siempre comience buscando consejería y orientación. Comprar una casa puede ser un sueño hecho realidad, pero en la mayoría de las veces el proceso no es tan fácil como el T.V. lo muestra. El proceso requiere mucha educación, paciencia y perseverancia. No se deje engañar por el trato más económico en la industria hipotecaria / financiera, sino asegúrese de que se conforme con una tasa de hipoteca justa para que pueda conservar su casa por muchos años por venir. Localmente, el condado de Volusia tiene excelentes opciones para sus residentes:

Asistencia para compradores de vivienda

- El programa de asistencia para compradores de vivienda (HBA) de Community Assistance está diseñado para ayudar a los compradores de vivienda por primera vez a comprar una vivienda al proporcionar asistencia con la compra y costos de cierre.
- El programa HBA es financiado por el Condado de Volusia a través de Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) y State Housing Initiatives Partnership Program (SHIP).
- La asistencia se brinda en forma de un préstamo de interés cero (pago diferido) por un plazo que no excede los 15 años.
- Incluye características de apreciación compartidas
- El programa HBA se implementa con la cooperación de Affordable Housing Partners (AHP).

Recursos:

Washington State Department of Financial Institutions

The Consumer Protection Bureau

Volusia County: Affordable Housing Programs

HUD.gov

Búscanos en Facebook, como: Mid Florida Community Services Head Start

Suzette M. Otero

Family Advocate

Pathways Deland Head Start

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Policy Council Update – January 2018



The January Policy Council Meeting was held on Thursday, Jan. 25th at Lake Sumter State College in Leesburg. Twelve policy council members, including MFCS Board Liaison, Evone Jackson, were present. Eight staff members were present.

Heidi Rand, Director of Early Learning Programs, stated that the Head Start budget information indicates no concerns.

Jeff Heyne, Quality Assurance Manager reported the overall attendance percentage for last month was 84.91%.

The following reports were approved: *Budget, Credit Cards, Enrollment/Attendance, Meals and Snacks, Service Areas and Centers. Parent Activity requests* for Brooksville/Hernando and Coleman were approved. New hires for the following positions were approved:

Hernando: Teacher in Brooksville/Hernando ; Hernando: Substitute Teacher ; Hernando: Teacher in Spring Hill; Volusia: Extended day staff at Oakridge center ; Volusia: Substitute at Jo Sheppard ;

Volusia: EHS Teacher at Malloy; Volusia: Family Advocate at Port Orange center ; Volusia: Center Aide in Volusia County ; Volusia: Teacher Assistant at EVEC ; Volusia: Teacher Assistant at Blue Lake ;

Volusia: Nutrition Services Coordinator in Volusia County

Amy Thomas, Deputy Director of Children's Services, presented the Disability Services Policy and Procedures which were amended to reference the Early Head Start children. Jeff Heyne led a review of the new Selection Policy and Procedures and spoke about the Project Spotlight Policy and Procedures. A project spotlight ensures that all identified needs are met before a child is placed in a classroom. Every department signs off stating that the child is ready to start. Lastly, Heidi Rand presented the Impasse Procedure. The procedure is established to resolve any internal disputes.

Amy Thomas presented the updated School Readiness Goals. The updates include the addition of Language and Literacy Development, to support our ESL (English as a second language) children. A Spanish version of the goal sheet is available.

Amy Thomas conducted training on the Second Step Curriculum. This curriculum teaches children how to explain their emotions, control their behavior, listen, pay attention and get along with others. One of our classrooms is featured in the Second Step marketing video. Our Head Start classrooms have a weekly lesson from Second Step.

Heidi Rand facilitated eligibility training. The training included a review of eligibility types, the eligibility verification process, being sensitive to families and disciplinary action for unacceptable conduct from staff.

Carol Coffie, Deputy Director of Program Services, presented a PowerPoint on the Community Wide Strategic Plan and Needs Assessment. The review included the purpose of and process for conducting the assessment, assessment highlights and a summary of the assessment recommendations.

The top 3 needs identified by parents are Child Care, Employment and Housing. The top 3 needs of families identified by community partners are Housing, Employment and Medical Care.

The grant application for Early Head Start funding was reviewed by the council.

New EHS Classrooms will be opening soon at the Malloy site in DeLeon Springs, Hernando site in Brooksville and Chisholm site in New Smyrna.

The federal review is scheduled for the week of February 12th. Several guests will be visiting sites during this week.

The next meeting is scheduled for Thursday, February 22nd at 10am and will be conducted via video conference. Members will meet in the conference room at the administrative office in their county.

Inside Story Classroom #1

We are moving along through the school year! This month we will be starting our Home Visits, Nancy and I cannot wait to come see you and talk about how your child has progress!

In February we will be talking about shapes and sizes, clothes for by body, and our nutrition for the month is Spinach. We will be making Dilly Spinach Dip, Yummy, we cannot wait to try that! Our letters this month will be Ll, Mm, and Nn, numbers 0-20, and review of shapes and colors.

Please make sure you are going over all letters, numbers, shapes, and colors with your child every day, also that you are helping your child complete his/her home activities. Thank you for everything you do to help your child grow!

Ms Gail and Ms Nancy

Inside Story Classroom #2

For the month of February we will be learning about The Construction Zone. During this unit we will have fun discovering the tools and equipment used for construction. In literacy, we will focus on the letters and sounds for Bb, Mm, and Rr as well as review all letters learned. In math, we will continue counting objects and number recognition. We will begin to compare length, height, and size using standard and non-standard units to measure. February is Black History month and Valentine's Day. We will be studying famous black people in history and enjoy making Valentine's Day crafts.

In regards to Valentine's Day, if you would like your child to bring in Valentine's Day Cards please have your child put his/her name only on the card. We will not be passing out a list of names since it is too difficult for our children to read names.

As a reminder please have your child here by 8:05 am. If you know you are going to be late please call to let us know.

We would like to wish Ja'Shon, Logan, Jose, and Ms. Sheila a Happy Birthday!!!



Inside Story Classroom #3

During this month our themes are "Construction Zone", Black History Month & "Spinach"; we will be learning about tools and different ways to build. We will also practice letters Bb, Mm, and Rr. Through Second Step we will be learning about the "Fair Ways to Play", "Having Fun with Friends", "Inviting to Play and Joining with Play".

We want to thank all the parents for the support completing and returning home activities, participating in school meetings and parent activities. We encourage you to work with your child at home; writing and spelling their name, letter sounds, counting objects and number recognition. Remember, make sure your child has a change of clothes, and bring a jacket in case the day does not warm up. Please try to make it for Parent Meetings and Family Engagement activities. The teachers and your child will appreciate it.

Mrs. Jeamary/Ms. Marianela

