February 2020

EARLY HEAD START

HIGHLAND MONTHLY NEWSLETTER

TAKE A PEEK!

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-POLICY COUNCIL UPDATES

A MESSAGE FROM YOUR CDS

Happy February!
From the Desk of: Jennifer Tinstman, CDS
jtinstman@mfcs.us.com
386-235-4480

Our new year is off to a great start! Happy February to all of the children and families! This is the month that we associate with Valentine's Day and love and caring. Take some time this month to teach your child to care for other people by expressing kindness through their words, a hug or just taking time to visit or play with friends and family members. The teachers spend a lot of time each day teaching the children social skills and ways to show caring for one another. During this Valentine's month of February would be an excellent time to reinforce at home, ways to help and care for others.
With the cooler weather here, this means that you or your child may become sick at some point. One of the most effective ways to prevent the spread of germs and stay healthy is by washing your hands frequently throughout the day. There are a lot of colds and the flu going around and if your child is ill and cannot attend school, please let your teacher or family advocate know that they will be out for the day. We appreciate your help keeping us informed.

Please make sure that children are coming to school each day with weather appropriate clothing and note that the classrooms still go outside each day weather permitting.
Thank you for your participation in classroom events, parent meetings, and activities with your child.
Always remember, YOU are your child's first teacher and your involvement makes all the difference in your child's school success!

Head Start
Mid Florida Community Services
Early Head Start

PHONE NUMBERS

CDS: Jennifer Tinstman (386) 235-4480

FAMILY ADVOCATE(S):

Chelene Brewton (386) 736-1325 ext. 283
Nicole Smith 386-281-3600 ext. 2003

CLASSROOM 1: (386) 281-3600 ext. 2001

CLASSROOM 2: (386) 281-3600 ext. 2002

UPCOMING DATES

NO SCHOOL: 2/12/2020, & 2/17/2020

EARLY RELEASE: 2/12, 2/19, 2/26

PARENT MEETING: 2/18/2020 4pm

PERFECT ATTENDANCE

Ke'Tasia - Classroom 1

MESSAGE FROM YOUR FAMILY ADVOCATE

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

EARLY HEAD START NEWS

CLASSROOM 1

February already? Time flies when you're having fun and learning! In the infant room we have been working on much more. We are working on: gripping, fine motor skills, gross motor skills, painting, and self soothing. If you have any questions or concerns, please feel free to ask! We hope you have a wonderful February!
See you in class,
Mrs. Michelle and Ms. Brooke

CLASSROOM 2

Last month, we were teaching about: things that I can do, music and using instruments, and using my words. Children have been following our daily routines. I will share what some of our daily routines look like. They love to do the song; "Look who came to school today_____(name of a child)." Then we say their name and “turn around”, Name- “touch the ground”, Name- “Shake your body”. This song is helping them to transition from story time to wash their hands before breakfast. Our children already know how to turn the faucet on and off, wet their hands, pump soap, scrub their hands until bubbles appear, then rinse their hands and lastly, paper towel dry their hands, and place it in the garbage can. They can do all of these steps by themselves. Also, they brush their teeth after breakfast with a song you can find on YouTube. It says: Brush your teeth/kids song/super simple songs. I highly advise every parent to use songs to help your child transition from one activity to the other. Music is a powerful way to help our children follow routines and rules. Parents repetition and consistency is the key for molding and teaching new ideas and concepts to our little children. I take this opportunity to tell parents at Highland, THANK YOU SO MUCH. I had a great experience with each child and it was a privilege to take care of your child. They are the most important treasure we have on this EARTH. Sadly I must keep doing my job as a floater teacher. I knew I was going to be temporary in this position but I worked each day like I was going to stay there until the end of the year. Each day we must do our best! As if I was going to live my last day. I will keep moving around in this wonderful program of Head Start and Early Head Start. It was a pleasure to meet all of the unique families. Blessings to all.
Sincerely,
Mrs. Bethzaida Rodriguez. (I am sure Mrs. Stephanie shares these words too)

PARENT MEETING MINUTES

• Parent Meeting started at:4:00pm.
• Parents were greeted by: Che and Jennifer.
• Minutes from last Parents Meeting were given by: Ms. Nicole Smith
• Policy Council Representative, reported Policy Council
Minutes: Yes
• Parents were notified of coming Important Dates:
1-22-20- A Health Thing “Challenging Behaviors”
1-23-20- Policy Council at 10:00am in Tavares, FL
Notes: Parent Activity Voting sheet will go out for scrapbooking or Food Prep for parents to vote at during next month’s parent meeting and so it can also be submitted to policy council.

Quote Corner:

"One of the greatest titles in the world is parent, and one of the biggest blessings in the world is to have parents to call mom and dad." Jim DeMint

POLICY COUNCIL UPDATES

The December minutes were approved. Twelve policy council members were approved for termination due to being absent three times this included representatives from Hernando and Volusia County. Fourteen prospective hires were approved to proceed in the hiring process. FCP Manager Jaclyn Citarella provided ERSEA training to the Policy Council. The policy council approved the amended Selection Criteria. I provided a review of the 2019-2020 Community Assessment to policy council members. An update was provided for the home based program, families are now being enrolled and services are being initiated.