



T'ÁÁHWÓÁJÍT'ÉEGO

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Success in Work, Education and Family



Lahomah Bahe, Account Maintenance Specialist will be graduating from Diné College this Spring 2016 with a degree in Business Administration.

Former DSR Customer, Lahomah Bahe of Woodsprings, Arizona was a single parent earning a minimal income at the time she became a DSR Customer.

Although Lahomah was employed, she was not earning enough money to support her family. It was difficult providing for her children's basic needs, including rent and utilities.

It is not uncommon for working families to seek out assistance because they are not earning enough to meet their basic needs. According to the UC Berkeley Institute for Research on Labor and Employment, nearly 73% of people nationally who are receiving public benefits are members of working families.

Lahomah explained that she had a difficult choice to make, she could continue to work and earn minimum wages and depend on the DSR to help make ends meet, or she could do everything in her power to earn her college degree to enable her with the advantage she needed to apply for a job that would sustain her family without having to depend on assistance.

Bahe chose to take on the challenges of pursuing a college degree, "I was scared of not working and being a full time student, having worked majority of my life before the DSR, I wasn't sure how I was going to do school," explained Lahomah. Lahomah proudly announces that she is on track to graduating from Diné College in the Spring of 2016, with a degree in Business Administration.

While on her journey to earning her degree, Lahomah often enrolled in as much as 18 college credit hours per semester. "I reminded myself that it was only temporary and to think of the positive outcome. I went to tutoring and comprehended as much as I could from my instructors and classmates. I made sure I passed all my classes to move on to the next semester and to be another step closer to being done," stated Lahomah.

With the help of the DSR, Lahomah searched for a job with higher pay. She was able to successfully find that job as a full-time Account Maintenance Specialist with the Navajo Nation. "There was so much motivation from my Case Worker, ideas on what I can do to improve my work skills, better my resume and everything else pertaining to work while I was a full time student. Very appreciative of their dedication to helping me be more of an asset in the workplace." Lahomah stated.

One success Lahomah never expected was the DSR's help in creating a better parenting relationship with the father of her children.

Brennen Yonnie, her Senior Caseworker had advised Lahomah not to abandon the possibility of having a two-parent family. Lahomah reports that if it were not for Yonnie's help and encouragement, she and the father of her children would not be working together to raise their children today.

The encouragement for a two-parent

family comes from one of the purposes of the DSR which is, to encourage the formation and maintenance of two-parent families. The DSR encourages stronger family relationships by promoting responsible and involved parenting.

A report on supporting healthy marriages from the Administration for Children and Families (ACF) found growing evidence that the involvement of both parents in caregiving is crucial; children who grow up in two parent households are less likely to be dependent on assistance programs, less likely to become teen parents, less likely to have contact with the criminal justice system, and more likely to graduate from high school. (Hsueh et al., 2012).

The absence of one parent gives the other parent a task overload of having to do all the discipline, nurturing and support. Because of this some single parents will develop a dissatisfaction with their parenting role. The financial strain, despair and hopelessness can be harmful to both the single parent and their child or children. (McLloyd et al., 1994).

The DSR is very proud of Lahomah's success in restoring her family. The DSR thanks Lahomah for exemplifying the meaning of T'ááh wó ájít' éego through her efforts as a working mother earning a college degree.

References:

- McLloyd, V. C., Jayaratne, T. E., Ceballo, R., & Borquez, J. (1994). "Unemployment and work interruption among African American single mothers: Effects on parenting and adolescent socioemotional functioning."
- JoAnn Hsueh, Desiree Principe Alderson, Erika Lundquist, Charles Michalopoulos, Daniel Gubits, David Fein, and Virginia Knox (2012). "The Supporting Healthy Marriage Evaluation: Early Impacts on Low-Income Families."



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career
technology
wellness
collaboration

DSR will be focusing on four new Initiatives for the next 3 years. These Initiatives will be categorized by the colors of the titles in the above key.

2015 DSR ACHIEVEMENTS

PROVIDING SERVICES TO AN AVERAGE OF
1,757 ADULTS AND 3,746 CHILDREN EACH MONTH.



\$330,600 for School Year 2015-16.
1,653 children (871 families) received
incentives for school clothing and supplies.

"ZERO" Annual Audit Findings.
Completed the annual audit by KPMG with
no findings for the second time in DSR history.



Prevented a Potential \$1.5 Million Penalty.
Meeting and exceeding the negotiated Work
Participation Rate (29%) with a rate of 30%.

FY 2016-18 Tribal Family Assistance Plan.

As a result of TFAP approval, the DSR will
continue to receive \$31,174,026 annually.



**Accidental Death & Dismemberment
Insurance for Customers.**
Work site placement with sufficient coverage.

Arizona Intergovernmental Agreement

The DSR will receive \$2,097,972 annually to provide
assistance to eligible Customers residing in Arizona.



New Mexico Governmental Services Agreement

The DSR received \$210,900 for FY2016 to provide
assistance to eligible Customers residing in NM.

Securing a New Office in Farmington, NM

Due to having to vacate the former DSR
Shiprock Office for health and safety reasons.



Gallup Training and Education Center
To provide training and computer
lab support to Customers and DSR staff.

DSR Scanning Project.

Completing the archiving and scanning
of 2002 to 2009 INACTIVE case records.



Happy New Year!

On behalf of the Department for Self Reliance (DSR), I would like to extend our best wishes to you and your family as you begin a new year. We hope that you will have a safe, and productive year to achieve your goals and plans to become self-sufficient.

The DSR is proud of the achievements made this past year to better serve you and your children. Our motto, "that our job is not about us, our job about who we serve," helps us to keep in mind that we are Navajo tribal civil servants and we are here to serve our Customers.

The DSR's vision is, "to eliminate future dependency of children and families on government assistance by promoting T'ááhwoájít'éego." We are committed to helping our Customers become self-reliant by supporting and guiding you in developing a plan on how you and your children will become self-reliant. We are confident that, with our assistance and your hard work and dedication, you can accomplish the goals you establish for yourself and your family.

We are aware that our Customers have many barriers they must overcome in order to become self-reliant, including childcare and transportation. Therefore, we need to improve our coordination with childcare and transportation resources so that we can better assist you in obtaining the necessary services so that you can focus on the goals you have established for yourself.

Our DSR employees understand their job is to serve with integrity and ethics and provide quality services to help families become self-reliant. It is understood, that all Customers and their children are to be treated with respect and provided quality customer service.

I have confidence in all our DSR employees to provide you with quality services in a professional and courteous manner at all times. Please do not hesitate to inform your local field supervisor if you feel our staff are not being courteous or professional. If your local field supervisor does not fully address your concern, please contact our Assistant Department Manager, Mrs. Angelita Williams, at the Window Rock DSR office.

For the DSR to improve our services, it is very important that we hear from you on how we can improve our delivery of services. If you are dissatisfied with our services, we encourage you to let us know what we are doing wrong. Your feedback is important to us.

I commend each of you for your commitment and desire to have a career that will provide you and your child(ren) the standard of living you want. I know your love of your child(ren) to have a good life and opportunities are what drives you in your goal of becoming self-reliant.

The DSR is here to help you.

Roxanne Gorman

The primary responsibility of the DSR Training Instructors is to help DSR Customers identify their strengths and weaknesses in their education level and job skill level. Identifying a Customer's strengths and weaknesses is essential when DSR Customers are planning a career change, enrollment into a higher learning institution or job training with their Senior Caseworkers.

The Training Instructors use a variety of tests to assess DSR Customers strengths and weaknesses.

The Barrier to Employment Success Inventory (BESI) is used to identify personal, financial, emotional and physical barriers that are preventing Customers to become self-reliant. Career decision making and planning; job seeking and training; and education are also apart of the BESI questionnaire.

The Picture Interest Career Survey is an in-depth assessment that helps define a Customer's career interest. The answers can reveal what careers are the best match for the Customer's interests.



Helen Billy, DSR Chinle Training Instructor, trains on parenting.

Tests of Adult Basic Education (TABE) is an academic assessment used to determine a Customer's general equivalency level in math, reading, vocabulary and spelling. This assessment allows Customers to plan a strategy to improve their academic skills.

The Training Instructors are also responsible for the DSR Orientation. The orientation provides new DSR Customers with detailed information on the DSR, the subjects covered include: the DSR mission and vision statement; the Personal Responsibility Work Opportunity Reconciliation Act (PRWORA) of 1996, or also known as Welfare Reform; the rights and responsibilities of the DSR and the DSR



Charlene Nez, DSR Tuba City Training Instructor gives a training on "Stress Less in the New Year" a life management skills training.



Earlson Peacock, DSR Kayenta Training Instructor, gives training on effective job searches and reviewing job applications using computers.

Customers; the DSR Service Delivery Model; authorized work activities; time limitations; penalties and the "Right to Appeal."

The Training Instructors offer job readiness training: resume writing, the online application process, time management, customer service and communication skills.

When the Training Instructors are not able to offer a specific training, the Training Instructors will seek other resources to provide the training to DSR Customers.

The DSR is responsible to connect DSR Customers with additional resources available on or off the Navajo Nation. This approach ensures that DSR Customers are informed of what services are available. Each month, the Training Instructors issue a calendar of training available at local DSR offices. Contact your local DSR office to take advantage of the training DSR offers.

The DSR Training Instructors are: Helen Billy with Chinle, Brenda Yazzie with Crownpoint, Charlene Lee with Gallup, Emerson Charley with both Shiprock and Farmington, Earlson Peacock with Kayenta and Charlene Nez with Tuba City.

DSR's New Assistant Department Manager



In October 2015, Mrs. Angelita Williams began her employment with the DSR as the Assistant Department Manager (ADM).

Mrs. Williams describes her roles with the DSR as a service provider, an administrator, and a community servant. Mrs. Williams will be assisting the DSR field office supervisors directly with case management, audit procedures, and customer service.

Mrs. Williams is originally from Tuba City, Ariz. Her maternal clan is Rock Gap Clan, her paternal clan is Bitter Water Clan, her maternal grandfather is Tangle People Clan, and her paternal grandfather is Towering House People.

Mrs. Williams comes from a traditional upbringing of raising livestock and planting crops. She has been married to Mr. Allen Williams for over thirty years. She is the mother of four children and is a proud grandmother to two grandchildren.

Mrs. Williams comes to the DSR from the Navajo Division of Health (NDOH) where she served from 1986 to 2015. She worked with the NDOH's Women Infants, and Children program, CHR Program, and Diabetes Program. When she left NDOH she was the Program Supervisor for the Breast & Cervical Cancer Project. Mrs. Williams also has experience in Clinical Nursing. She is currently serving as a 2012-2016 Chapter Official with Tuba City Chapter.

"Thank you for welcoming me. I feel very fortunate to be part of such a unique department that has many strengths and expertise. My experience in the health field will be a great asset to the DSR," stated Mrs. Williams.

For many adults who don't have a high school diploma, obtaining a General Education Degree (GED) equivalency is the only option available.

Most employers, the United States military and all secondary education institutions require a high school diploma or a GED.

In 1942, the GED was introduced as an alternative for those who joined the military before they completed high school. For many years, the GED was considered an easy alternative for those who couldn't withstand the rigors of completing high school and was not well received by employers or higher institutions.

Then the GED underwent a major revision in 2014. The Pearson Company and the American Council on Education released the revised GED test to incorporate the Common Core State Standards Initiative and its effort to improve education through standardized testing while placing emphasis on Math, Science and Language Arts. The update was done with the intent that those who take the test would be college and career ready. With the new test, many states have passed legislation that awards a high school diploma for passing the GED test; thus removing the stigma associated with holding a GED certificate.

The tests contain multiple choice, essay questions and reading comprehension. A GED passing score is between 150 to 169 and Honors is between 170 to 200.

The revision also changed the way the test is administered. The goal was to have the GED test computer-based; no longer would paper and pencil be used. Therefore, test takers must be computer literate; they must have a basic understanding of hardware (computer, mouse, monitors, etc.) and software (Microsoft Office, Adobe, etc.) so that they are able to use a computer for performing operations such as test taking. They must also possess basic typing skills.

Since the update, more companies have begun to offer GED prep and testing online. While some of these companies are about convenience and availability, others are only motivated to scam you out of your money.

If you are wanting to use a GED testing company online, protect your identity and beware of scammers offering high school diplomas for cash. Many of these companies may use the GED trademark to make their company seem legitimate. Some companies may even promise a high school diploma and a class ring for a substantial amount of cash. You may be asked to take a short test online and you may even get a diploma but when you apply for employment or try to get into a higher institution, they will tell you that your diploma is worthless. You will be denied employment or entry into a higher educational institution. Check the credentials of the company before you hand over any money. Only state-issued transcripts that verify GED test scores are accepted for employment or at secondary institutions. By becoming familiar with the internet and digital devices, we can protect ourselves from scammers.

With the advent of the internet, computers and digital devices have become a central part of our everyday lives. We use the internet in the workplace, at school, for shopping and to interact with one another socially. Experiment with what you have available to you; smart phones, tablets and computers.

On the Navajo Nation and surrounding communities, there are many programs and schools that offer Adult Basic Education (ABE) and GED preparation services, often times, these services are free of charge. It is best to call and find out the criteria for eligibility. And it is highly recommended that individuals taking the GED tests brush up on math and English before the test, as the test is more difficult since it has been updated. Many of the prep classes will teach you basic computer skills that will also prepare you for job training or higher education.

Locally, there are many ABE and GED prep classes available:

- Dine College in conjunction with the Navajo Nation Department of Workforce Development (NDWD) offer classes in Tsaile, Tuba City, Window Rock, Crownpoint and Shiprock. Individuals must be eligible for NDWD. For more information, call,

(505) 368-3565.

- Navajo Technical University (NTU) offers free classes to help prepare for the GED. After students obtain their GED, they may apply at the university and will get assistance with registration, applying for financial aid and course selection. NTU offers the classes at Chinle, Teec Nos Pos and the Crownpoint campus. For more information, call (877) 988-3463.
- The University of New Mexico also holds ABE classes and is available free of charge to those who need to brush up for college as well as those doing GED prep. UNM has a year round program, set to their academic schedule. For more information, call UNM-Gallup (505) 863-7500; Gallup North Campus (505) 726-6310; and Zuni Campus (505) 782-6023.
- The New Life Learning Center has been offering GED prep and testing services for the last three years and has a passing rate of 96 percent. The center is located in Gamerco, NM. For more information, call (505) 722- 8973.
- Northland Pioneer College offers Distance Learning classes online: <http://www.npc.edu/GED> For those who pass the GED exam at NPC, they will be awarded a six-credit NPC tuition waiver. Call (800) 266-7845.

The following programs offer either prep classes or help individuals with assistance while obtaining a GED:

1. FACE Program (505) 563-5274
2. National Indian Youth Council Inc. Albuquerque, Farmington & Gallup (505) 247-2251
3. N. N. Workforce Development (928) 871-7707
4. HELP-New Mexico, Inc. (505) 265-3717
5. Sage Xtreme Learning (505) 728-0844
6. N. N. Child Care & Development Fund Program (928) 871-6629
7. New Mexico State University (575) 527-7540/7740
8. Utah State University Montezuma Creek (435) 651-3106, Monument Valley (435) 727-3294, Monticello (435) 587-3316.

Resources:

<http://www.gedtestingservice.com/ged-testing-service>

What is Financial Wellness?

A simple definition for financial is money matters, like your spending, savings, and income. The basic definition of wellness is the quality of your health. Put those two definitions together and you get the definition of financial wellness.

How it Affects You?

Your wellness is affected by your individual spending or saving habits. If you are low income or high income, you are affected the same way. When you have no control over your spending and have no savings to back you up you are considered financially unwell. When your financial life gets messy you are more likely to lose sleep, get sick, gain weight, and become angry. Those behaviors can be damaging not only to yourself but to your family as well.

An article from [consumerfinance.gov](http://www.consumerfinance.gov) states that if an individual can comfortably achieve the following four elements they are more likely to accomplish financial wellness:

1. Feeling in control.

Controlled money management is when all your bills are paid on time and you can cover all your other promised expenses.

2. Capacity to absorb financial shock.

Having a savings fund to cover unexpected events such as a car accident or being laid off from a job.

3. On track to meet goals.

Having a financial plan to set purchasing goals, saving goals or investment goals.

4. Flexibility to make choices.

The freedom to enjoy spending on entertainment, dining out or family trips.

How the DSR Can Help

The DSR helps our DSR Customers define personal financial well-being by providing a “Money Management” training. This training teaches DSR Customers how to create a budget to control their personal finances. A budget can be the most effective tool for managing your money. A controlled

and updated budget allows you to keep on track with your financial goals, gives you the control to save for emergencies and helps you set aside extra money for family outings. A budget keeps you aware of what is going on with your money and with it, you have the ability to foresee any potential money problems in advance. You know what money is coming in and where it is going, you don't have to wonder where your money went.

A Project for Financial Wellness

Every year the same reoccurring expenses can be expected. Reoccurring expenses such as higher heating costs during the winter, stressful holiday expenses, the summer break expenses, higher summer cooling costs, or back to school expenses.

So why not get a jump start on the 2016 and create a holiday or a back to school spending plan today? It may seem early, but planning and saving will take a lot of stress away from having to make those big purchases.

Banks, mostly Credit Unions, offer short-term saving plans, they are often referred to as, “Christmas Accounts.” A short-term savings account that will not allow you to withdraw from the account until a designated time later in the year. Basically, it is a forced savings plan that safeguards your money from yourself so that you can build a nest egg.

If you are just learning how to discipline yourself to save, this type of account can help you learn better saving habits, and it beats having to pay interest back on those risky loans you may have took to cover holiday expenses.

Resources:

Ratcliffe, J. (2015, January 27). Four Elements Define Personal Financial Well-Being. Retrieved from <http://www.consumerfinance.gov>.



Farmington and Shiprock DSR Offices Doing Well

After several months of going without an adequate office location, the Customers residing in the Northern portion of the Navajo Nation now have access to two offices, located in Shiprock and Farmington.



Shiprock DSR Office on Highway 64, next to Shiprock Chapter House.

Although the Shiprock office is small, Customers are taking advantage of its convenience. This location allows Customers to drop off documents for their Senior Caseworkers who are located at the Farmington office. Customers can also schedule an appointment to meet their Senior Caseworkers in Shiprock.

The Shiprock DSR is located off of HWY 64, directly Southwest of the Shiprock Chapter House.



Farmington DSR Office on 20th Street near Butler, next to Natural Grocers.

The Farmington DSR office provides a roomy, safe and healthy environment for DSR Customers to concentrate on their needs in confidence with their Senior Caseworkers.

The Farmington DSR is located at 710 E. 20th Street in Farmington, NM.

For more information, call (505) 368-1457 or (866) 347-2403.



In December 2015, the Farmington DSR office hosted a Customer Appreciation Day. Customers received a gift bag of Holiday food items and were provided a tour of the new facility.



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NOTICE TO NNDSR CUSTOMERS

This is a reminder that you are responsible for providing complete and accurate information, including reporting any and all changes that may affect your eligibility.

If you file your income taxes and receive a refund, please be aware of how your federal and state tax refunds will affect your eligibility for DSR assistance.

- Your Federal Income Tax refund amount is not countable and does not affect your eligibility.
- The full amount of your State Tax Income refund is considered Unearned Income and must be reported when you receive your refund. The amount of your State Tax Refunds will be considered in determining your eligibility for NNDSR assistance.

If you do not report the State Income Tax refund you receive, you may be disqualified from receiving NNDSR assistance and required to pay back the full amount of any overpayments you received.

If you have any questions regarding this notice, please contact your Senior Caseworker.



Fraud: Knowingly providing false information, including withholding information, in order to receive benefits you are not otherwise eligible to receive.