

Without Assistance Families Can't Afford Rising Child Care Costs

Your Support Helps Keep Children in Quality Care While Parents Work or Attend School

Have you ever wondered how much it really costs to raise a child? According to the U.S. Department of Agriculture, the cost today of raising a child from birth to age 17 is \$226,920. That's 22% more than it cost in 1960.

So what's making it so much more expensive? You might assume that the greatest expense of raising a child is paying for college; however the cost of child care can be close to, or even exceed, the cost of college tuition. In Josephine County, the average annual cost of child care for a toddler is \$5,699 while the average annual cost of college tuition in Oregon is \$6,790.

It's no wonder that low-income, and even middle-income, families are finding it so difficult to afford child care these days. A minimum-wage worker in Oregon can spend up to 32% of their annual income on care for just one

child. Imagine if you were a single parent with two or three kids!

For many families child care is a basic need that they cannot afford without assistance. Over the last five to ten years the majority of families served in CFK's child care program were receiving some level of child care assistance from DHS. Unfortunately, with recent state budget cuts most of these families lost that assistance.

In the last five months we have seen 20% of the children enrolled in our two centers drop out because their parents no longer have assistance and can't afford it on their own. For some of those parents loss of child care meant having to drop out of school.

Coalition for Kids has made this issue its #1 focus and we are doing everything we can to assist families in maintaining quality care and education for their kids.

We are submitting grants to several local foundations to jump-start our own tuition assistance program, with a goal of offering scholarships to 10-20 children each year. But we'll need your help too.

The vicious cycle is that as fewer families can afford to keep their kids in child care, the centers have to increase tuition, or close shop, making it less affordable for everyone. Enrollment at Coalition for Kids is so low that, for the first time in 17 years, the child care program is not breaking even each month.

While there are groups working at the state level to save child care assistance programs, this problem is not going away any time soon. Until a more permanent and sustainable solution is found it is up to each community to support their own children and families. Lucky for us we have an incredible community that always steps up to help!

Your continuing support of Coalition for Kids, especially our child care program, truly makes a difference in our community. Not only for the children who receive quality care and education, but also for the parents who are able to work or attend school so they can support their families.



The kids at both our centers enjoyed dressing up to Trick-or-Treat for Halloween.



Putting Her Money \$marts to Good Use

Lindsey Cotner Joins Coalition for Kids to Use Her Finance Skills To Serve Others

If anyone was going to be the perfect person for Coalition for Kids' position as Financial Literacy Coordinator it was Lindsey Cotner. She brings the best combination of experience in finance and enthusiasm for helping others.

Born and raised in St. Louis, MO, Lindsey grew up with a strong interest in numbers and business. She can remember loving to count and re-count the money from bank withdrawals her mom made and playing "teacher", which for Lindsey meant spending hours making up fake grades for her fake students and then calculating her students' grade point averages.

Not surprisingly, Lindsey went on to graduate from the University of Missouri-Columbia in 2004 with her bachelor's and master's degree in accountancy and obtained her CPA license that same year.

After 6 great years working in the audit department at a regional public accounting firm in St. Louis, however, Lindsey realized she was no longer interested in a



"traditional" accounting career. She quit her job in 2010 to join AmeriCorps.

Lindsey spent the next year volunteering as a caseworker for a non-profit in Washington DC before finding and applying for the Financial Literacy position at Coalition for Kids.

Serving as the AmeriCorps VISTA member with Coalition for Kids' "Money \$marts" program since late-August 2011 has been a

dream come true for Lindsey, as it has given her the opportunity to combine her interest in finance with her desire to serve others and make positive community change.

Lindsey has enjoyed learning more about the administrative side of non-profits. She has also been pleasantly surprised at the unexpected ways her casework experience has helped her in her new position, including developing financial education curriculum that "Money \$marts" will provide to returning citizens as part of a local reentry program.

Lindsey's biggest hobby is traveling. Her favorite travel spots to date include Australia (where she lived for 4 months on an accounting work exchange), Alaska and Italy. She hopes to travel to all 7 continents at some point in her life.

For now, having never been to Oregon before, Lindsey is enjoying all the great outdoor activities and theatre events that Grants Pass and the rest of the state have to offer!

Have a Happier Holiday...By Spending Less

The largest holiday expense for the average person is gifts. In fact, gifts made up over 75% of the average person's holiday spending in 2010.

But think back to when you were a kid and what you remember most about the holidays. It probably isn't the presents. So why not spend a little less this holiday season and enjoy it a little more? Here are some tips for you to consider when buying/giving gifts this year.

Draw Names - Instead of buying gifts for every member of your family, draw names from a

hat so that everyone only buys one present for one other person.

Family Gifts – Another way to reduce the number of gifts you buy is by having one gift for the whole family. This could mean purchasing something that the whole family can use at home or paying for an outing that the whole family can go on. Either way, it promotes family togetherness while saving you money.

Make Gifts & Cards – Use your talents to make gifts for others. If you aren't crafty, consider offering your service (such as cleaning, cooking, giving

a massage, etc.) as a gift.

Not ready to make big changes to how you celebrate your holidays? At the very least, use a sheet of paper to track your holiday expenses this year. At the end of the holiday season you will have an accurate picture of how much you spend on the holidays, which can help you plan for next year.

Want more information on holiday budgeting or other personal financial topics? Contact Lindsey at 541-479-1929 or Lindsey@cfk-gp.org for information on FREE financial workshops and one-on-one coaching.

