



Webinar for VISTA

Living on the Living Allowance

To join the audio portion, please dial:

1-888-455-7576

Passcode: 3596794

This session will begin shortly.

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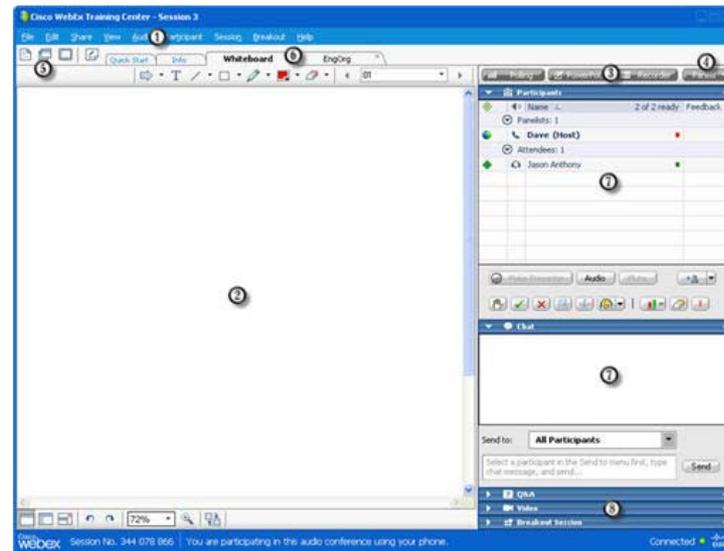
Corporation for
**NATIONAL &
COMMUNITY
SERVICE** 



**CAMPAIGN
CONSULTATION
INCORPORATED**

Tips for Participating

- Submit questions to the presenter at any time using the Q & A feature.
- Share tips, resources, and ideas with other attendees using the Chat feature.
- The phone line will be open later in the presentation for Questions and Answers.



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Webinar for VISTA

Welcome

to

Living on the Living Allowance

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Today's Team



Liz Matthews
Outreach
Specialist
AmeriCorps
VISTA



Suzanne Knizner
Project Specialist
Campaign
Consultation, Inc.



Robyn Stegman
Project Specialist
Campaign
Consultation, Inc.



Michelle Bond
Vice President
Campaign
Consultation, Inc.

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Today's Presenter



Mark Wilson

VISTA Program Specialist

VISTA Alumni

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Today's Agenda

- Welcome and Introductions
- Maybe you don't need a budget?!
- Maybe you do!
- On the Campus
- Resources
- Evaluation

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Poll One

- What is your biggest area of expense?
- Which of the following best describes your situation:
 - This is the first time I've supported myself
 - I've supported myself before and took a pay cut to become a VISTA
 - I've supported myself before and becoming a VISTA increased my income
 - I have other resources in addition to my living allowance (spouse, pension, etc.)
 - My situation is different

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Maybe You Don't Need a Budget!?

- Budgets are stressful! Being poor is stressful enough
 - Stop thinking about money. Do something!
 - Set aside time to think about problems so you don't feel stressed all the time
- “Budget-smudget, what I need are resources!”
 - It's never too soon to ask for help
 - What resources do you have other than money?

**Stop
thinking about
poverty.**

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Mark's Experience

- Take stock
 - You already have some idea about what expenses can be cut back
- Live simply and be prepared for opportunity
 - Sometimes even cheap or free stuff has a cost
- Find your safety net
 - Find fulfillment in simple things, like remembering why you joined VISTA, friends and supporters
- Prepare for what comes next
- Aim for an unbalanced budget
 - Savings are the end goal
 - Don't focus on meeting targets, focus on beating them
 - Do your best and be forgiving of yourself

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Maybe You Do Need a Budget

- Budgets should maximize savings, not just meet targets
 - Budgets don't always capture unexpected expenses
- A budget will surprise you
 - See how that small thing that you know is unnecessary adds up
 - Motivation to challenge yourself and beat targets
- If you have to make a major change, it's better to see it sooner rather than later
 - Sometimes the only place to cut are with the big ticket items like housing and transportation
 - It's easier to make a major change while you still have resources left



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Poll Two

- Have you taken the time to create a written budget?
 - Yes
 - No

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Your VISTA Budget

| CATEGORY | Monthly Budget Amount | Monthly Actual Amount | Difference (+ or -) |
|-------------------------------|-----------------------|-----------------------|---------------------|
| INCOME: | | | |
| AmeriCorps Living Allowance | \$ | \$ | \$ |
| SNAP | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Income Subtotal | \$ | \$ | \$ |
| INCOME TAXES WITHHELD: | | | |
| Federal | \$ | \$ | \$ |
| State & Local | \$ | \$ | \$ |
| SS/Medicare | \$ | \$ | \$ |
| SPENDABLE INCOME | \$ | \$ | \$ |

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Your VISTA Budget cont.

| CATEGORY | Monthly Budget Amount | Monthly Actual Amount | Difference (+ or -) |
|-------------------------------|-----------------------|-----------------------|---------------------|
| EXPENSES | | | |
| Housing | \$ | \$ | \$ |
| Transportation | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| Communications | \$ | \$ | \$ |
| Debt payments | \$ | \$ | \$ |
| Food | \$ | \$ | \$ |
| Clothing/Gifts/Personal items | \$ | \$ | \$ |
| Entertainment | \$ | \$ | \$ |
| TOTAL EXPENSES | \$ | \$ | \$ |
| SURPLUS/SHORTAGE | \$ | \$ | \$ |

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Sticking to a Budget

- Checking-in
 - It's best to review your finances frequently, weekly or monthly
 - Start with one month and see what you find
- Tracking
 - Find what works for you – online, pen and paper, etc...
- Credit is for true emergencies only
 - Assume the worst with regards to interest
- Savings
 - Every little bit helps

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VISTA campus

reating a domestic volunteer

1965
The first 20 VISTAs complete training and start serving!

Celebrating 45 Years of Volunteers In Service To America

- About VISTA 
- VISTAs 
- Leaders 
- Alumni 
- Supervisors 
- State Offices 

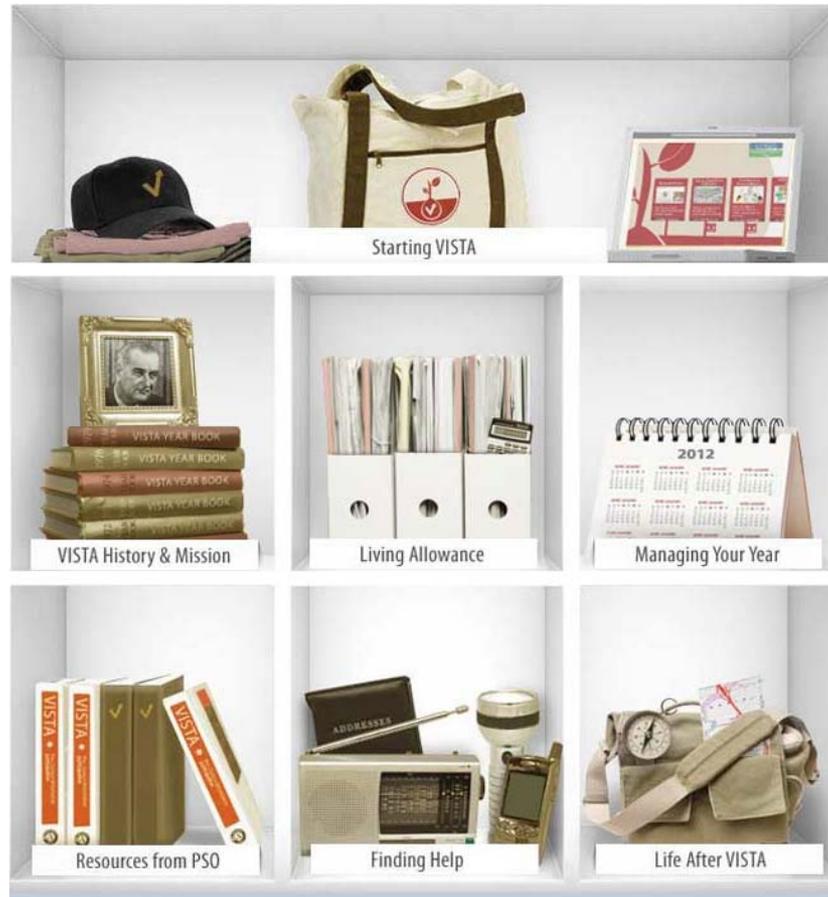


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Life As A VISTA



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Living on the Living Allowance

Living Allowance



LIFE AS A VISTA

Starting VISTA

VISTA History & Mission

Living Allowance

Managing Your Year

Finding Help

Resources from PSO

Life After VISTA

THE WORK

CONNECT WITH VISTAS

Campus Catalog

Browse our list of resources

Member Handbook

Living on the Living Allowance (Course, Flash)



Read tips and stories from current and former VISTAs on how to live on a (very) limited budget.



Your rating: -- Average: 3.4 (25 votes)

[View/Submit Feedback](#)

VISTA Living Allowance Rates (PDF)



A breakdown of what to expect each pay period.



Your rating: -- Average: 3.5 (8 votes)

[View/Submit Feedback](#)

Living Allowance Calendar and Statement Information (PDF)

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Finding Help

LIFE AS A VISTA

Starting VISTA

VISTA History & Mission

Living Allowance

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Member Handbook

Finding Help



VISTA Resource Board (Flash)



Need some help but not sure who to ask? The VISTA Resource Board is the go-to place for VISTA information and resources.



Your rating: -- Average: 4.0 (7 votes)

[View/Submit Feedback](#)

Member Handbook (Book)



Contains the basic information regarding serving as a VISTA that you will need during your year of service.



Your rating: -- Average: 4.2 (6 votes)

[View/Submit Feedback](#)

VISTA Health Benefits Plan (Link)

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Questions?



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Living on the Living Allowance



Lara Roberts

VISTA at Alliance for Technology Access
Jackson, Tennessee

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Lara's Experience

- Everyday Living
 - Groceries
 - Gas
 - Phone
 - Toiletries
 - Entertainment



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Lara's Experience: Groceries

- Coupons
 - Paper and online, loadable
 - Smartphone apps
- “Manager Specials”
 - If you don't see anything on the shelf, ASK!
- Buy whole chickens, bulk veggies, etc.
 - Easy to break down and freeze
 - 10 for 10
- Cooking meals ahead and freezing them saves money!

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Lara's Experience: Gas

- Grocery/Gas combo
 - Some stores offer \$0.10/gallon discount for every \$100 spent
 - Only use the discount to fill-up
- Discount gas cards
 - Load the card with money, get \$0.10/gallon discount



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Lara's Experience: Phone

- Prepay cell phone
 - No contracts
 - Less money
 - Refurbished phones



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Lara's Experience: Toiletries

- Shop discount!
 - Dollar stores
- Closeout retail stores
- Laundromat
 - FREE soap & dryer sheets



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Lara's Experience: Entertainment

- Library
 - Movies, books, internet, community events board
- Online meet up groups
 - Look for VISTA groups in your area or create one



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Do you have tips and resources?

- Please post them in the Chat – begin your post with “Tip”
- We will email them to after the webinar ends

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Resources and Tips

Entertainment

Food

Indulge Occasionally

Transportation

Living Allowance

Coupons, Deals, and Discounts

Be Humble

Live Simply

Health and Wellness

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Evaluation

Please take a few moments to share your feedback. How can we improve these sessions? What topics should we include in future webinars?

Thank you very much for your time and participation!

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Call to Action

- Review money saving options
- Make a plan, take stock of what you have and start a budget
- Check out VISTA Campus Resources and Forums
- Watch for the follow-up email that will contain more tips and links
- Refer to “Low Cost Health Care examples” and “Resources for Living on the Living Allowance” documents

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THANK YOU

For Your Participation!

If you have further questions or for more information, contact us: VISTAwebinars@cns.gov

Resume Writing: How Your Service Experience Can Land You a Job

Tuesday, July 9, 2013

2:00-3:30 pm ET

Visit the Ongoing Learning page on the VISTA Campus for a complete schedule of VISTA webinars

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