

## Employees Share Housing Success to Inspire Others

Your employer offers free Success Coaching services to help you tackle any goal or challenge so you can achieve your dreams. **A common struggle.** "Affordable housing is one of the biggest struggles that employees face in our area, and this

Additionally, having good credit is very important when looking for housing and can make the process easier. If an employee has poor credit they should reach out to the Success Coach to get assistance with credit repair."

their furniture right away without cost. She was extremely grateful that Peter was able to think outside the box and help get their apartment entirely moved. "I'm thankful that our company has a Success Coach," said Melissa.



**"Housing solutions take time - remain positive and continue your efforts. "**  
**Peter, Success Coach, SWMERN**



**"Without my Success Coach, I wouldn't be where I am right now and able to continue to better myself."**  
**Melissa, employee, Heritage Community**



**"I'm happy with my new apartment, and happy that I was able to bring my dog with me."**  
**Danica, employee, Elmo Technologies**

affects their work performance," said Peter Sanchez, Success Coach (Southwest Michigan ERN) "The employee will be stressed thinking of their housing situation instead of focusing on their job. Employees should always keep in mind that the process of finding affordable housing could take time, and they have to remain positive and continue their efforts.

**Melissa's success.** Melissa, an employee at Heritage Community, had recently gotten a new apartment, but had no way to move their furniture. She called her Success Coach, Peter Sanchez, hoping for any sort of help. They met at a time that was convenient for Melissa and at her workplace. Peter worked diligently and found a resource that was willing to move

**Danica's success.** Danica, an employee at Eimo Technologies reached out to Peter because she needed to find an apartment. She was stressed because she couldn't find any that were affordable and would also let her keep her dog. Peter was able to gather a list of available housing accepting pets. After a couple of days, she let him know that she was

### Southwest Michigan Employer Resource Network

**Our goal...**  
Creating access and resources for employee success at work and in life.

#### Member Companies

- ◆ Bronson Battle Creek
- ◆ Denso Manufacturing of Michigan
- ◆ Garden of Dreams Childcare
- ◆ Janesville
- ◆ Melling Engineered Aluminum Castings
- ◆ Nexthermal
- ◆ Rosler
- ◆ Presbyterian Center for Children
- ◆ Stars and Stripes Learning Station
- ◆ Take a Break Childcare Center
- ◆ Paws and Stripes Learning Center

#### Strategic Partners

- ◆ Calhoun DHHS
- ◆ Kalsee Credit Union
- ◆ Michigan ERN
- ◆ Omni Credit Union

approved for an apartment close to work and fit her pet-friendly lifestyle. Contact your Success Coach today to start work on your goals! *Source: Michigan ERN*

**April Hall, Success Coach**  
April@ERNSuccessCoach.com  
269-251-3027 (cell)

**Bronson Battle Creek**

◆ Thursday: 1:00pm-5:00pm

**Denso Manufacturing of Michigan**

◆ Tuesday: 1:00pm-5:00pm

**Garden of Dreams Childcare**

◆ Wednesday: 1:00pm-5:00pm

**Janesville**

◆ Monday: 8:00am-12:00pm

**Melling Engineered Aluminum Castings**

◆ Friday: 1:00pm-5:00pm

**Nexthermal**

◆ Monday: 1:00pm-5:00pm

**Rosler**

◆ Tuesday: 8:00am-12:00pm

**Presbyterian Center for Children**

◆ By appointment

**Stars and Stripes Learning Station**

◆ Thursday: 8:00am-12:00pm

**Take a Break Childcare Center**

◆ Wednesday: 8:00am-12:00pm

**Paws and Stripes Learning Center**

◆ Friday: 8:00am-12:00pm

1st/3rd & 2nd/4th = week of the month

**Walk-in Welcome**

Call, email or text for appointments.  
Off-site meeting locations available.  
Request additional times if needed.



## Short on Groceries? Budget Saving Options

Families often choose between paying bills or buying food. If a limited budget makes it difficult for you to buy food, ask about these options: **SNAP.** The Supplemental Nutrition Assistance Program helps eligible families buy fruit, vegetables, bread, cereal, meat, fish, poultry and milk.

**Local Food Banks.** Some food banks distribute prepared boxes with a variety of foods. Others allow you to walk through the warehouse and fill a box yourself. Food banks are a good source for canned goods.

**Local Farmers Market.** Markets and veggie trucks are sprouting up in many neighborhoods, providing produce that can often be purchased with SNAP. Plant a simple garden which can be grown in pots if you have an apartment.

**WIC.** The Special Supplemental Nutrition Program for Women, Infants and Children provides services for low-income, pregnant, breast-feeding and postpartum women and their children (up to age 5) who are at risk for poor nutrition.

**Relieve stress, find solutions.** "When employees come to me, struggling to afford basic needs such as food, we go over food options and also schedule time to go over their budget," said Health Ring, Success Coach (Marion ERN). "We try to do a lot of things off the top of our heads like budgeting and underestimate the toll it takes on our mental health. I find that talking with people about financial issues can help relieve their stress." *Source: Ohio ERN; Michigan ERN*

## Smiles and Tears! Coach Helps Find Dental Funds

Recently an ERN member employee was in desperate need of dental work, but didn't have enough savings.

**Employee success.** Through his Success Coach, the employee found that he was eligible for a ERN Hardship Loan through Kalsee Credit Union. Together they completed the application, and, within two days, he was approved. He was in tears at the thought of no longer being in pain and was extremely grateful.

**Difficult, even with coverage.** Dental insurance often covers preventative treatment, but often only pays half of restorations costs, and some procedures not at all. There may also be a coverage waiting period. "Hardship and Savings loans are one way employees can bridge that gap for out-of-pocket costs," said Kelli Adams, Success Coach (Southwest Michigan ERN). "During the application process, we go over a budget based on the employee's income and bills, making sure an affordable solution is achieved."

**Are you able to concentrate?** Your employer understands that your health is important, and your Success Coach can help you search for care including medical, dental, optical, mental health, or substance abuse treatment. "When you are in constant pain due to health issues, it makes doing your job effectively nearly impossible," said Kelli.

**Community health centers and programs.** Health centers provide quality care and treat individuals based on income. There may also be special community funding programs. Ask your Success Coach for options available to you. *Source: Michigan ERN*

## Philosopher's Square

"One of the secrets of life is to make stepping stones out of stumbling blocks." - *Jack Penn* (surgeon, sculptor & author)

