

T'ÁÁ HWÓ ÁJÍT' ÉEGO

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DEPARTMENT FOR SELF RELIANCE
WWW.NNPSR.NAVAJO-NSN.GOV

Fifth Grader thanks DSR for assistance and incentives

Shawn Henry was only two years old when he was first included in the benefit group. His Senior Caseworker, Marlene Smith met Shawn when he was in Kindergarten; he came in to the Department for Self Reliance (DSR) to sign his clothing voucher. At that time, Smith explained to him the Academic Achievement and Perfect Attendance Incentives.

He was so happy that he and his mother were able to qualify for these incentives. Since then, he has done extremely well and has received incentives each year. His mother says that he is very helpful at home and minds his brother and sister.

Shawn is now in the 5th grade at Crystal Boarding School as a Day Student with high academic grades. He is very appreciative of the benefits he receives each month and sent the DSR a handwritten note of thanks. Which said the following:

Dear TANF,

- Thank you for putting me on the program when I was a baby.
- Thank you for helping me get my grades up in the last 4 years, Marlene.
- Thank you, for when I needed clothes and with the money I got this month, I got a bike.

Shawn Henry

- Happy Thanksgiving

Chinle Field Office Celebrates DSR Customers



Picture on left, DSR staff congratulate customers for participating in the first training. Picture on right, top row, left to right: Roderick Wheeler, Arnold Sam, Marlon Crosby, Ferlinda Bahe, Alfred Begay, Hilda Johnson, Therman Ben Bottom row, left to right: Terry Begay, Matilda Kee, Heather Olson, Leighfayne Kenny, Bernadette Begay

CHINLE, Ariz. – Department for Self Reliance Chinle Field Office held a celebration and presented Certificates of Participation to 11 customers for completing the Fatherhood is Sacred™ and Motherhood is Sacred™ curriculum which consists of 12 sessions which are each four hours long.

“DSR is committed to actively raising the quality of life for every family, through our motto *T’áá hwó ájit’ éego*,” said Emmett Begay, Program Supervisor II. Begay was active in getting the training for his staff; the Chinle office currently has three certified instructors that can teach the curriculum.

“Our mission is not just to provide financial services; we provide practical, step by step guidance for our customers to become self-reliant.”

Sessions for mothers were held in the mornings and sessions for the fathers were held in the afternoons. This arrangement allowed two-parent families to have continuous care for their children in their own homes.

The training was developed by the Native American Fatherhood & Families Association (NAFFA) based

out of Mesa, Ariz. NAFFA believes there is no work more important than being a father and a mother. The curriculum teaches that real change must come from within each person and within each family.

The curriculum is based on Native American culture and emphasizes family unity and responsibility.

In addition to the certificates, all of the customers were given arrowheads as reminders of the training and to invoke the strength of the arrowhead.

One of the fathers who is studying nursing at Northern Pioneer College said he wants to get more training and start teaching other fathers about fatherhood. His relationship with his children is better than ever and he’s starting to make stronger bonds with his step-children. “I was looking for a class like this, I looked all over. When they announced this last year, I told my children I was going to attend the training because my children are important to me.”

For more information on Fatherhood is Sacred™ and Motherhood is Sacred™ training, contact Emmett Begay at (928) 674-8194.

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A Message from the DSR Department Manager

As we begin a new year, I want to take this opportunity to extend my appreciation and gratitude to the Customers and staff of the Department for Self Reliance. In addition, I want to share information regarding the projects and initiatives we will be pursuing in the upcoming year

First, I want to thank the DSR Customers who have accepted the challenge of moving themselves and their families toward self-reliance. You are to be commended for your dedication and commitment to making the changes and improvements necessary to ensure a better future for your children. By taking responsibility for your family's basic needs, rather than depending on others, you have made a decision to live your life in accordance with the traditional teaching of *T'áá hwo'ájit'éeego*.

Secondly, I want to recognize and thank the DSR staff for their dedication and commitment to helping Customers move toward self-reliance. The high expectations and standards placed on DSR staff to ensure that Customers receive quality and effective services requires that staff be professional, ethical, and accountable. Although the demands and workload were overwhelming at times, you all accepted the challenges which came with assuming additional duties and responsibilities.

Finally, we are currently in the process of preparing the DSR's Tribal Family Assistance Plan (TFAP) for the period of October 30, 2015 through September 30, 2018. A total of twelve (12) Public Hearings were held during the months of November and December to present and obtain comments on the proposed changes in the new TFAP.

In the new TFAP, we will be establishing the following goals: Promote career development for DSR Customers and employees through education and training; *Encourage* and support wellness for DSR Customers and employees; *Strengthen* DSR's collaboration and outreach with local, State, Tribal and Federal stakeholders; and *Improve* DSR's quality of service delivery through the upgraded use of

technology. Here is a summary of each goal:

Career Development

DSR plans to promote career development by researching and implementing new resources for DSR Customers who lack basic education or are in need of refresher courses. Currently, the DSR refers its Customers to local educational institutions who provide these services. The DSR has found that referrals are not enough and that more creative ideas are needed to locate programs to help the DSR Customers improve their academic knowledge and skills.

In addition, expanded training opportunities will be provided for DSR staff. By enhancing the job knowledge, skills and abilities of staff, they will be able to provide better services and support to DSR Customers.

Wellness

In an effort to encourage and support wellness for DSR Customers and employees, the DSR Newsletters and website will have articles and announcements related to health and wellness. Also, presentations and training sessions related to wellness will be provided at each DSR office.

Collaboration and Outreach

We will be seeking additional resources for DSR Customers by expanding and strengthening our collaborative working relationships with state, tribal, regional, and federal entities. In addition, we will be updating existing agreements with partner programs.

Technology

We are in the process of establishing a DSR training center, including a computer lab, in Gallup, NM. The training center, which is scheduled to be completed in June 2015, will be utilized for Customer and staff training. We will also begin using video conferencing so that Customers and staff can participate in training sessions and meetings without having to travel long distances.

In closing, on behalf of the Department for Self Reliance, I want to wish everyone a safe and happy holiday season.

Against The Odds, DSR Customer Achieves Her Goal

Former DSR Customer earns herself the recognition of being the first college graduate in her family. At the age of twenty-five, Taneesha Hoswoot received her Bachelor's degree in Elementary Education from Dine College in Tsaile, Arizona. Hoswoot currently teaches the first grade with the Chinle Unified School District.

At the age of eighteen, Hoswoot became a mother. As a teenage parent, Hoswoot began parenthood facing grim national statistics, "where less than two percent of teen parents receive a college degree before the age of thirty. Teenage births are associated with lower annual income for the mother. Eighty percent (80%) of teen mothers must rely on welfare at some point. Teenage pregnancies are associated with increased rates of alcohol abuse and substance abuse, lower educational level, and reduced earning potential in teen fathers," as stated in The National Campaign to Prevent Teen and Unplanned Pregnancy, www.thenationalcampaign.org/why-it-matters/teen-pregnancy.

Hoswoot credits becoming a Mother as her motivation to become self-reliant for her child. "I wanted to be able to provide for my daughter by myself, without having to depend on people. I wanted to have my daughter look up to me," stated Hoswoot.

Hoswoot enrolled into college right away and attended non-stop until she received her degree. "I attended summer school and sometimes I took classes in Ganado just to get a class I needed. I also had to overload my class schedule. It was hard work but I did it," she explained.

During the times that Hoswoot was struggling with her education, she relied on her family for support and encouragement. "When I felt like giving up, my sisters told me that I was not doing this just for me anymore,

that I was doing it for my daughter and her future."

Hoswoot has achieved her life long career goal of being a teacher. As a child she already knew that one day she would be teaching. What she did not anticipate was having her daughter as a student in her first grade class. "I am able to be the teacher that I always wanted my daughter to have," stated Hoswoot.

Hoswoot beat the odds, of the national statistics, as she is one of the less than two percent of teen parents to receive a college degree before the age of thirty; she is qualified to apply for higher paying jobs because of her degree; she is alcohol and drug-free and she has the ability to enroll into a graduate program to enhance her educational level.

Although, Hoswoot was a part of the eighty percent (80%) of teen mothers that had to rely on welfare, she used the assistance to her advantage. While attending Dine College full time, Hoswoot relied on Supplemental Nutrition Assistance Program, childcare assistance and TANF to help with her and her daughter's basic needs so that she could focus on her education. "I had help from other programs like food stamps and day care assistance. I wouldn't have been able to finish school without TANF and these other programs," stated Hoswoot.

Goal setting has proven useful to Hoswoot's success and she is now passing on her knowledge to her students. Her students learn about and practice their goal setting using the, Beyond Text Book curriculum. "The kids will learn to master one skill and then move on to the next skill, just like me when I was with the TANF program. You make your goal, you master that goal and you move on to master the next."

Hoswoot stated that she already has her next goal in mind, "I want to pursue my Master's degree. I'm not done yet."

DSR Customers will receive an Increase in their Benefits 2015

WINDOW ROCK, Ariz. – Beginning January 2015, the Department for Self Reliance (DSR) Payment Standard, for all benefit group sizes, will increase by approximately ten percent (10%).

As a result, DSR Customers will see an increase in their Monthly Assistance Payment beginning with January 2015 payment.

If you have any questions, or need additional information, please see DSR staff.

Shiprock Department for Self Reliance Office Closed, Indefinitely

SHIPROCK, New Mex. – The Shiprock Department for Self Reliance (DSR) office has been closed, indefinitely. By order of the Navajo Office of Environmental Health. An Order of Closure was issued for the southeast end of the Ayani Nez building where the DSR office is located, due to a determination that it presents a health hazard to the DSR's Customers, employees and visitors.

Representatives from the Navajo Nation Office of the President and Vice President, Navajo Department of Health, Navajo Occupational Health Safety Management, Navajo Office of Environmental Health (OEH), Navajo Safety/Loss Control of the Insurance Services Department, Navajo Regional Business Development Office, IHS Department of Environmental Health Services, local government representatives, Ayani Nez Management and Ayani Nez Tenants gathered on December 16, 2014, in Shiprock, NM to discuss the closure of the southeast side of the Ayani Nez Building.

See Shiprock DSR Closed/page 6

ATTENTION DSR CUSTOMERS AND EMPLOYEES

Do you need to apply for the Affordable Care Act's exemption from the "shared responsibility payment?"

Every American Citizen that files a federal tax return must participate in the Affordable Care Act's "shared responsibility payment." Failing to participate will result in a tax penalty that requires a payment of \$95.00 per individual.

If you are a member of a federally recognized Indian tribe you may ask the Internal Revenue Services (IRS) for an exemption when you file your federal income tax return.

You do not need to ask for an exemption if:

1. You will not be filing a federal income tax return because your income is below the filing threshold of \$10,000.
2. You, your spouse and dependents (if any) have private insurance coverage.
3. You, your spouse and dependents (if any) have Medicaid, CHIP, Medicare, VA and TRICARE coverage.

If you have health insurance for just yourself and not your spouse or dependents they may have to file for the exemption if the above list does not pertain to them.

Members of federally recognized tribes who get services through Indian Health Services (IHS) are not required to get any type of private health insurance, but they must apply for an exemption if the list above does not pertain to them.

If you are a Medicaid customer who has been found to be non-compliant with the Medicaid program, have no private insurance and will be filing a federal income tax return, you must

apply for the exemption.

If you are a member of a federally recognized tribe, do not qualify for Medicaid, have no private insurance, and will be filing a federal income tax return, you must apply for the exemption.

When applying, you will need documentation showing tribal membership, social security cards, and information about the people you claim on your federal income tax returns.

You can apply

1. when you file your federal income tax returns;
2. online at www.healthcare.gov or;
3. with your local IHS Patient Benefits Coordinator.

For more information call, 1 (800) 318-2596, 24 hours and day, 7 days a week.

Would you pay someone to borrow your own money?



Avoid Tax Refund Anticipation Loan businesses and E-file or find a VITA site to file your income taxes.

If you had to pay a high price to borrow your own money, would you? Most people would not. Unfortunately, most people are in situations where they must. A large number of individuals will take a tax refund anticipation loan or a rapid anticipation loan because money is tight during the holiday and tax season. The tax preparation industry is well aware of this and prey

on taxpayers during this time of the year.

A Refund Anticipation Loan (RAL) is a loan based on, and is usually repaid by, an anticipated federal income tax refund. Just like any other loan, the full amount of the RAL must be repaid with interest.

When a taxpayer receives a RAL, the tax preparer lends or has a lender to loan the taxpayer the amount of their tax refund minus the cost of interest and fees for the loan. The individual's tax refund check is directly deposited into the bank account of the lender. If the refund is denied, or is smaller than anticipated due to deductions for items like unpaid child support or traffic tickets, the full amount of the loan must still be repaid. If not paid back, the lender will take action against you by sending your account to a debt collector, which will hurt your credit rating.

For example, a taxpayer has an anticipated tax refund of \$2,000.00,

with a loan interest fee of \$75.00, an electronic filing fee of \$40.00, and a tax preparation fee of \$100.00. Minus the fees, the taxpayer receives \$1785.00 and pays \$215.00 to a lender to borrow their own money.

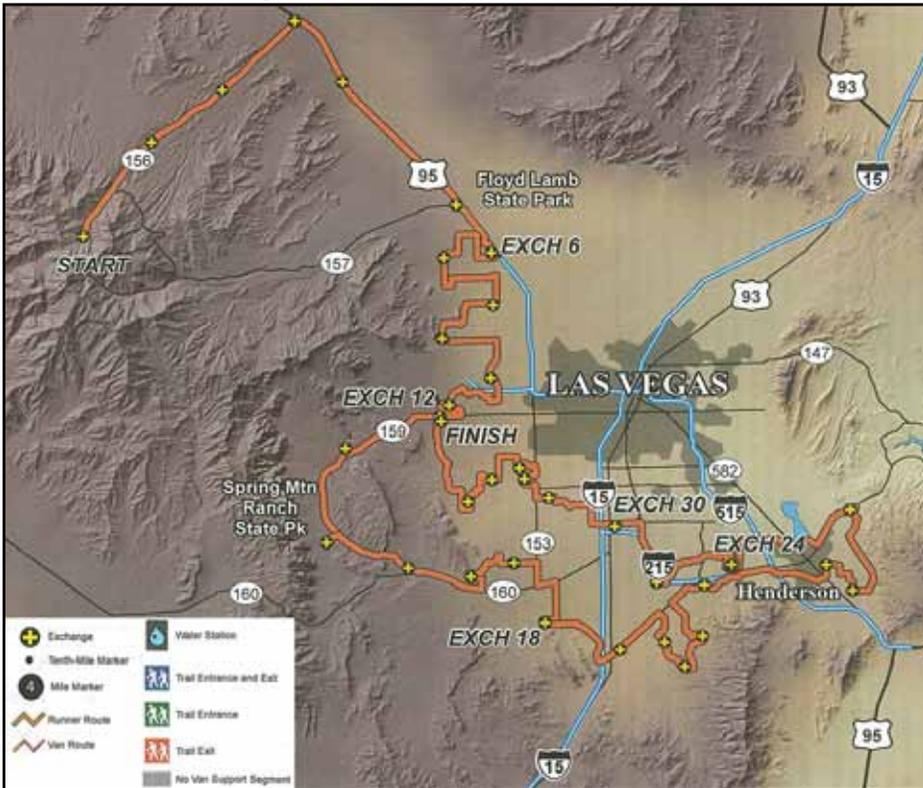
Taxpayers can save themselves expensive fees by saying "no" to RALs. If a quick refund is needed, a taxpayer can get their tax return in two weeks or less by filing their tax returns electronically and having their refund directly deposited into their own bank accounts. That's a FREE quick refund.

You can avoid the high costs and the risks of RALs by doing the following:

1. Open a checking or savings account so the tax refund can be electronically deposited and available for immediate use. Many banks and credit unions will set-up an account for free. A check-cashing store can charge

See Would you pay someone/page 5

DSR Employee Conquers a 189 Mile Race!



The RAGNAR Race course is 189 miles starting at the top of the Las Vegas Ski & Snowboard Resort. Runners descend from 8,500 feet as they enter the valley of Las Vegas and run through the city.



Yolanda Gene, Principal Accountant running her first "leg" of 5.1 miles in the RAGNAR Race in Las Vegas.

In November 2014, Department for Self Reliance's Principal Accountant, Yolanda Gene completed her first RAGNAR Relay Race in Las Vegas, Nevada. Ragnar is a national running event open to anyone. It is a twenty four hour relay race completed by a team of twelve runners.

Each team used two vans to transport their runners to exchange points. Only one runner will run at a time. Each runner completes three legs, with each run between three and nine miles. A runner's ability can range from elite runner to the beginner.

Gene learned about the event

through her husband, "My husband had run in a Ragnar race in February 2014 and he made it sound so fun that I decided I would try the next one, although I had not run in years."

Gene had set her goal and was on a mission to run in her first RAGNAR relay race of 189 miles of Nevada terrain. She began her training five months before her scheduled race. "I used to run a lot, but then, I stopped. I started running and going to Cross Fit workouts after eight years of doing no exercise," stated Gene.

Gene had run for a total of 10.1 miles. "The first leg was 5.1 miles. It was hard because it was mostly uphill. The second leg was 2.3 miles. The last leg was 2.7 miles. The last two were shorter distance but still tough," stated Gene.

"I am very happy that I completed the race. It was a lot of fun and I can't wait to do the next one," stated Gene.

The Department for Self Reliance recognizes the value of Customer and employee health and overall well-being. The DSR has committed to promoting health and wellness and

expresses their interest to expand wellness initiatives. If you have a wellness story, a healthy recipe or physical activity tips that you would like to share please contact Delilah Goodluck or Toni Etsitty at (928) 810-8553 or by email at delilah.goodluck@nntanf.org or toni.etsitty@nntanf.org.

For more information about the Ragnar Relay Series you may visit, www.ragnarrelay.com

CONT. Would you pay someone/page 4

fees to cash a check up to \$50 on average.

2. E-file online for free and request direct deposit. Request the IRS and the state to electronically deposit the refund directly into their personal checking or savings account. It typically takes 10 business days for the IRS and 4-5 business days for the state to process and electronically deposit a refund. You can save an average of \$225 dollars in fees if you wait just a few days longer for your return. www.irs.gov/uac/Free-File--Do-Your-Federal-Taxes-for-Free
3. Go to a Volunteer Income Tax Assistance (VITA) site. VITA sites offer FREE tax preparation to low and moderate income taxpayers. VITA sites can be found in libraries, community centers and other locations, January through April.

Some VITA sites near you:

- Navajo United Way, (928) 871-6661
- Cornfields Chapter, (928)755-5911/5912
- Chinle DNA, (928) 674-5242
- Ft. Defiance/Window Rock DNA, (928) 871-4151
- Hopi DNA, (928) 738.2251/5345

Call, 1-800-829-1040 or dial, "211" for more locations.



**Navajo Nation Department for Self Reliance
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The DSR Wishes you
and your Families
Happy Holidays!

CONT. Shiprock DSR Closed/page 3

Mr. Herman Shorty, Director of the Navajo Office of Environmental Health/ Code Enforcement, explained that the purpose of the gathering was to review the findings of the Ayani Nez building and to give some direction to the tenants affected by the closure.

“The reality of the situation is, the closure will continue, indefinitely. It will take months before that part of the building is inhabitable. Assessments must be done to determine whether or not the entire building is safe,” stated Shorty.

The Department for Self Reliance Office area was officially closed on Wednesday, December 10, 2014 at 4:00 p.m. due to a complaint concerning gas odor, sewer gas odor and mold odor. After an investigation of the complaint, the odors detected and other findings prompted OEH to post an official Order of Closure due to the substantial health and safety risks to Customers, employees and visitors.

The Office of Special Education

Rehabilitation Services (OSERS) Office as well the Navajo Oil and Gas Minerals Department neighbor the DSR in the Ayani Nez building. The OSERS office is in the same predicament as the DSR, they are homeless.

“We have two Navajo Nation programs that are homeless. Shiprock has a lack of adequate office space available. We do not want these programs to leave the community but we do not have any place for them to go,” stated Honorable Shiprock Chapter President, Duane “Chili” Yazzie.

“Since 2001 the DSR has been a tenant. This is not an isolated incident; it has been a series of incidents. We have been good tenants and we have been patient with the Ayani Nez management for a long time. Just a year ago we had to shut down our office for two weeks because of issues with the sewage. Instead of getting better it has worsened. I am alarmed and saddened with the on-going band aid remedies by the landlord, if we are not able to

stay in the community, they need to understand why,” stated Roxanne Gorman, Department Manager III.

The DSR has been frantically searching for a temporary location to serve the Shiprock vicinity but has not been able to secure a location. “We have identified 24 possible locations within the Shiprock community. We have inquired with all of them and found that none of those locations can provide the space that we require,” stated Erica Lee, Shiprock DSR Program Supervisor II.

Phillip Kinlichee, Northern Agency Executive Staff of the Office of President and Vice President stated, “There is no building readily available to house the DSR in Shiprock. We are in an emergency situation here. We have families with children in need and we have to get services to them as soon as possible.”

For more information please call the DSR Support Services office at (928) 810-8553 or toll free at 1 (866) 347-2403.