



Why 1 mom facing the earnings cliff is excited about school starting Sept. 2016



Dear Friend,

How does back-to-school season make you feel? Sad that summer is over? Excited for fall?

One of our [Leader of Hope](#) donors told me that her husband posted a sign near their house that reads: "Every home is a school. What are you teaching?"

One of the ways we can teach the children in our home is to provide opportunities for them to relate to people of different cultures (economic status, racial/ethnic, religion, etc.). I am grateful that [Bridge of Hope makes this possible](#) for families facing homelessness and for Christian faith communities that respond to homeless neighbors.

As one [mentoring friend in NC](#) explains: "One of the reasons I love Bridge of Hope is that my whole family is involved, including my three children, who enjoy playing with the Bridge of Hope participant's children."

One lesson that mentors might learn as they befriend a single mom facing homelessness is about the **earnings cliff**. As [this PBS video explains](#), Leigh, age 30, works full time and makes just \$19,000/year as a certified medical assistant. She lives with her mom (pays rent) and her car has almost 200,000 miles on it. She utilizes a child care subsidy, food stamps, and Medicaid (for health care for her 4-year-old twins).

If Leigh makes more than \$19,000, she will lose some of her benefits, including her childcare. So she has turned down raises – so she can keep working. **I was struck by the statement that Leigh can't wait for her twins to start full-time kindergarten so she does not have to worry about childcare anymore and can "move up" (beyond the earnings cliff).**

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Video: find out why Leigh will be able to move beyond the earnings cliff once her twins start school



I'd love to hear what you are striving to teach at home this fall (to children, grandchildren, or others).

And, I welcome the opportunity to talk about how mentoring friends from your church can learn cultural humility as they build relationships with a family navigating the earnings cliff.

What's New?

- Check out this [interview with Dr. Ellen Bassuk](#) (physician and noted researcher on family homelessness) as she discusses family homelessness.
- Bank of America, in partnership with the KHAN Academy, offers many [online personal finance videos & tools](#).
- Offer friendship to a child facing homelessness in this back-to-school season. [Your gift](#) of \$25 or more will help to make a lasting impact for a once-homeless child.

Blessings,



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