

# JFSA STRENGTHENING FAMILIES



Newsletter for Friends of JFSA Strengthening Families Division, Hebrew Shelter Home and Cleveland Chesed Center

## Money Talks: Teaching Kids the Language of Financial Success

In an era where financial uncertainty seems to be the only constant, the importance of financial literacy cannot be overstated. Understanding the intricacies of money management, from budgeting and investing to managing debt and paying taxes, is fundamental to making informed financial decisions. Rising debt and more frequent bankruptcies suggest that individuals and families might lack sufficient financial knowledge needed to make difficult financial decisions.

This cycle of financial illiteracy often continues unbroken, passed from one generation to the next, as many parents today grew up without discussing personal finances at home.

However, there's a growing movement advocating for a change in this narrative, urging parents to lay a different foundation for the next generation. Experts suggest that conversations about money should begin as early as age three, introducing children to three major financial lessons: money is earned, money has value, and the benefits of savings.

By age three, children can comprehend simple money concepts, making everyday activities perfect opportunities for learning. For instance, when running errands, if a child shows interest in an item, parents can discuss its cost and how it can be acquired through allowance or chores. This conversation can extend to understanding the difference between wants and needs, and whether to use personal savings or add it to a holiday wish list.

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(L to R) placeholder, Shani Munk, YDT principal, Janisse Nagel, JFSA Forward Focus director.

FROM THE  
DIRECTOR'S  
OFFICE

## A Brighter Future is Just Around the Corner



**Rabbi Avrohom Adler**  
*Executive Director, JFSA Strengthening Families*

As we begin to emerge from the cold winter months, the promise of sunny days, warmer weather and spring training is not far off. I recently had the pleasure of speaking with a group of Holocaust survivors about the holiday of Tu B'Shevat, whose message is that although we find ourselves in the middle of the winter, when everything around us seems so cold and bleak, we can be thinking of spring and the fruits that it will bear.

With this in mind, we are excited about the progress of the building renovations happening at the Cleveland Chesed Center, which are close to completion. Among these, the parking lot which was filled with dangerous potholes and uneven surfaces underwent a complete restoration. Together with fresh painting on the exterior walls, these improvements make the entire facility more visually appealing and increase our clients' sense of safety and comfort. The before and after pictures (see box page 2) really tell the story.

Clients who come to the Chesed Center to "shop" are frequently in need of assistance beyond immediate food and household necessities. This requires other social services, such as benefits assistance, financial literacy and support. In response, private office space, family and meeting rooms have been built to provide these types of services in a confidential central setting. We look forward to inviting the community to tour the new space and share our excitement for the future.

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Helping individuals and families achieve self-sufficiency in the face of financial crisis, homelessness, or domestic abuse.



**1,082**  
nights of temporary emergency shelter provided through the Hebrew Shelter Home.

**416** households made over **3,000** visits to the Cleveland Chesed Center's kosher food pantry.

More than **100 volunteers** packed and distributed Kosher for Passover groceries to **759 families** easing their financial burden at Passover time.

**255** domestic violence survivors were helped with counseling/therapy, medical and legal advocacy, support groups, emergency assistance, and referrals to community services.



## Money Talks (Continued from page 1)

By the time children reach age seven, their subconscious money habits are largely set, including their ability to plan ahead. However, these habits can be positively transformed by observing their parents modeling and discussing better financial decisions. Engaging children in activities such as setting up an imaginary shop or discussing the concept of delayed gratification helps reinforce these lessons. It's best to start early in explaining the consequences and importance of spending decisions.

As children enter their teenage years, the conversation shifts towards more complex topics such as budgeting, the significance of charity, and how spending reflects family values and goals. Parents can discuss the responsibility of financial well-being and how personal finance decisions can impact others. Introducing teenagers to the 50/30/20 rule—allocating 50% of income to essentials, 30% to personal spending, and 20% to savings—can teach them about budgeting. Additionally, discussions about the impact of early saving on financial growth, the difference between debit and credit cards, and the costs of borrowing are vital.

These conversations are not just about imparting knowledge; they are about modeling values such as responsibility and living within one's means. By discussing finances openly, parents prepare their children to make informed choices when they are on their own, setting them on a path to financial stability and success.

For parents who could use assistance in improving their own financial literacy skills, JFSA can help. The Forward Focus program can provide you with free one on one personal, confidential coaching by certified credit counselors to help you achieve your own financial goals. Moreover, parents who have participated in the program have noted that their children have gained valuable insights into money management, developed a sense of responsibility, and learned the importance of setting and working towards financial goals. As a result, families have improved their financial literacy and passed on these essential skills to the next generation, ensuring a brighter financial future for their children.

For more information, contact Janisse Nagel at 216.378.3477. All inquiries are confidential.

## From the Director's Office

(Continued from page 1)

### Cleveland Chesed Center Before & After



A much needed overhaul of the parking lot has been completed.



Additional offices and meeting rooms will provide new space for private counseling, education and support.



Once completed, the front façade of the building, will offer a clean, refreshed look on Taylor Road.

## Chesed Center is a Model for Program Development

Wendi Pavlovsky, Strengthening Families Advisory Committee Chair, and Rabbi Adler shared the story of the development of the Cleveland Chesed Center to participants of the Mandel Symposium, a leadership program of the Jewish Federation of Cleveland for emerging leaders in the Jewish community. Participants learned about the importance of community planning and developing an approach that includes identifying community needs, creating a strategic plan, implementation and evaluation. "It was very informative and great to hear from an organization that started as a task force," remarked one of the attendees.



## STAFF SPOTLIGHT Dahna Baskin

Case Manager, Hebrew Shelter Home

Originally from Toronto, Dahna joined JFSA three years ago and works with women facing the devastating challenges brought on by domestic violence and homelessness. As a Case Manager,

Dahna provides professional assessment, case management and advocacy services for clients as they work their way towards self-sufficiency. She not only helps clients connect with other JFSA services they might need, such as domestic violence services, Forward Focus financial literacy, or mental health services, but also community resources, such as accessing public benefits, working with the county to secure rental assistance and stable housing, and even coordinating donations of household items.

Dahna says the best part of her job is "my clients" and says proudly, "The shelter is a lifesaver for people who have no one to call and no place go." She and her husband, Jonathon, are members of Green Road and Cedar Sinai Synagogue.

## DATES TO REMEMBER

**APRIL 1** Applications for financial aid to attend seminary in Israel are being accepted through April 1. The online application has been streamlined and is very user-friendly. Go to [bit.ly/israelseminary](https://bit.ly/israelseminary) to apply.

**APRIL 16** Each year the Cleveland Chesed Center holds a one-day drive-thru distribution of Passover Care Packages filled with grape juice, kosher chicken and fish, fresh produce and more. This annual event attracts



more than 700 families each year and is in response to the higher costs of Kosher for Passover foods as well as the rising costs of food year round. This single event positively impacts local Jewish families by helping them celebrate the holiday without worrying excessively about straining their limited household budget. You can help us ensure that our Jewish community members in need of assistance may observe the holiday in a traditional and dignified manner. To volunteer for this meaningful event, contact Dahlen Firestone at 216.932.3115 or [dfirestone@jfsa-cleveland.org](mailto:dfirestone@jfsa-cleveland.org).

CLEVELAND CHESED CENTER  
**STRENGTHENING  
FAMILIES** *with Dignity*  
MAY 19 & MAY 20

**MAY 19 & 20** Watch your email and social media feeds for news about our popular Chesed Center online fundraising campaign coming in May. Want to help us raise funds? Call Kim at 216.504.6451.

**JULY 1** The Ohio Afterschool Child Enrichment (ACE) educational savings account program provides funds for students and families to use on various enrichment and educational activities, including tutoring, day camps, music lessons, study skills services and field trips. The federal funds used to operate this project are scheduled to expire later this year. As a result, all ACE funds must be used for allowable activities no later than July 1, 2024. (Dates of service must occur before July 1, 2024.)\* All claims requesting payment or reimbursement must be submitted to Merit for processing no later than July 15, 2024. Any funds that are not expended by July 1, 2024 will no longer be available. Claims submitted after July 15, 2024 will not be approved.

*\*Clarification for service dates/close down for camps: Claims for day camps that have been paid for by parents may be reimbursed if the service date occurs through September 1, 2024. The claim is only reimbursable for day camps during this time period if the parent has paid up front and prior to July 1, 2024.*

## The Chanukah Spirit

With our hearts and minds focused on events in Israel and with our Jewish brothers and sisters, we appreciate the efforts of several donors who made Chanukah gifts possible for local families. Thanks to the generosity of an anonymous family, local families who have fathers currently serving in the Israeli Defense Force, received gifts just in time to celebrate the holiday.

JFSA Board member Michelle Hirsch and her extended family and friends spent a Sunday morning with their children teaching them the value of giving through a special outing buying presents for clients. The looks on the faces of the recipients and their notes of appreciation afterwards highlight the positive impact of this generosity: "I cannot describe the incredible surprise I felt when I saw that table of presents. I honestly could not believe those were all for my family!"



Michelle Hirsch with friends and family.

## ARE YOU READY FOR SUMMER OVERNIGHT CAMP?

Registering for summer overnight camp should ideally be done several months in advance, typically by late winter or early spring. Many popular camps fill up quickly due to high demand, so early registration is crucial to secure a spot. Keep in mind that some camps also have waiting lists, so even if you've missed the initial registration period, it's worth inquiring about openings or cancellations. Additionally, early registration provides ample time for families to prepare, both mentally and logistically. It allows for thorough research into the camp's offerings, philosophy, and reviews, ensuring a good fit for your camper's interests and needs. This lead time also helps in completing any necessary medical forms, vaccinations, and obtaining required gear without the stress of last-minute shopping.

JFSA offers scholarships to Jewish summer overnight camps to income-eligible, non-affiliated families. You can learn more by contacting Lorna at [lchernomorets@jfsa-cleveland.org](mailto:lchernomorets@jfsa-cleveland.org).