



December 2015 - February 2016

Say No to Payday Loans, Cash Advances, Car Loans, or any other “Fast Cash” Advertisements!

The fact is, there’s no easy and inexpensive way to get money fast. Payday loans, cash advances, check advance loans, deferred deposit check loans – none of these are a good option for getting money fast because you will pay A LOT of money in interest.

According to Consumers Union, Non-Profit Publisher of Consumer Reports, “Payday’ loans are small, short-term loans made by check cashers or similar businesses at extremely high interest rates. Typically, a borrower writes a personal check for \$100-\$300, plus a fee, payable to the lender. The lender agrees to hold onto the check until the borrower’s next payday, usually one week to one month later, and only then will the check be deposited. In return, the borrower gets cash immediately.”

“The fees for payday loans are extremely high: up to \$17.50 for every \$100 borrowed, up to a maximum of \$300. The interest rates for such transactions are staggering: 911% for a one-week loan; 456% for a two-week loan, 212% for a one-month loan.” Some loans require you pay it back on the upcoming payday, and some allow you to make payments. For most people, Payday Loans become a trap and are rarely used on a one-time basis. The people who use Payday Loans are often unable to pay back the loan and end up taking out another loan to pay the previous loan, creating an endless cycle –a perpetual debt treadmill.

See the chart below, presented by Consumer Credit Counseling Service of Orange County:

	Personal Loan From a Bank	Credit Card	Quick Cash TV Offers	Payday loan Store on the corner
\$ Borrowed	\$1,000	\$1,000	\$1,000	\$1,000
Interest	15%	24%	89%	533%
One Year Repayment	\$1,150	\$1,240	\$1,890	\$6,330

Please do NOT get a Payday Loan! The best way to stay out of a mess like this is to not get started. Don’t do it in the first place. But if you’ve gotten yourself stuck in the seemingly endless cycle of Payday Loans and can’t seem to get out of it, talk to your case manager or call Consumer Credit Counseling Service of Orange County or another credit counseling service. Other programs that can help with emergency rental assistance or other financial needs are listed on page 3.

GET YOUR TAXES DONE FOR FREE



Orange County United Way

If your household income was less than **\$58,000 in 2015**, you may be eligible to file your taxes for FREE and access valuable tax credits.

TO SCHEDULE YOUR FREE TAX PREPARATION APPOINTMENT BEGINNING JANUARY 7, 2016, CALL **1.888.434.8248.***

IF YOU WORKED DURING 2015 AND YOUR HOUSEHOLD EARNED INCOME WAS LESS THAN \$53,267, YOU MAY BE ELIGIBLE TO CLAIM AND RECEIVE THE EARNED INCOME TAX CREDIT (EITC) OF UP TO \$6,242.**

WHAT DO I BRING WITH ME?

- Picture Identification
- Copy of your 2014 income tax return
- Social Security Card or Individual Taxpayer Identification Number (ITIN) Letter for each person listed on the return
- W-2s, 1099s, and all other tax-related documents for 2015
- All 1098-E and 1098-T forms for student loan interest/educational expenses paid
- Childcare provider name, address, phone number & Tax ID Number
- Voided check if using direct deposit for refund
- For joint returns, both spouses must be present to sign the required forms

**HOW DO I QUALIFY FOR EITC?

- Be a U.S. citizen or resident alien for all of 2015
- Have a valid social security number
- Earned income during 2015
- Cannot use "Married Filing Separately" filing status
- Cannot be claimed as a qualifying child
- Cannot file Form 2555 or 2555-EZ (relating to foreign earned income)



AIDS Services Foundation
2/19 & 2/20 - 3/11 & 3/12/2016
17982 Sky Park Circle Ste. J
Irvine, CA, 92614
Call for appointment
949-809-5700

*FREE TAX SITES CANNOT PREPARE RETURNS WITH ALL TYPES OF INCOME OR EXPENSES. PLEASE VERIFY WITH THE APPOINTMENT REPRESENTATIVE OR SITE GREETER THAT YOUR RETURN CAN BE PREPARED AT THE SITE YOU ARE VISITING. AN APPOINTMENT IS NOT A GUARANTEE OF SERVICE.

Payday Loans, continued from page 1

- Call 211 for a referral
- ASF's Emergency Financial Assistance for Rent (if you are HIV disabled and not on a housing voucher – Section 8, Shelter Plus Care, HUD)
- HPRP (Homeless Prevention and Rapid Rehousing Program) –call 211 for information on any agencies who assist with HPRP
- SOS (Share Our Selves) - (949) 642-3451
- Serving People In Need (SPIN) – (714) 751-1101
- SouthWest Community Center / SMEDA/SWCC - (714) 547-4073
- Community Action Partnership – (714) 839-6199
- Salvation Army Emergency Family Services
 - Huntington Beach, CA 714/841-0150
 - Santa Ana 714/542-9750
 - Fullerton 714/449-9418
 - Orange County main number 714/832-7100
 - San Clemente 949/366-6652
- Consumer Credit Counseling Service of Orange County – (714) 547-2227

Rental Assistance

Do You Need Help Paying Rent?

Beginning in 2016, there will be a new program that may pay up to 50% of your monthly rent.

Eligibility Requirements:

- Income limit is \$52,500 a year for a single person
- No HIV disability requirement



Talk to your Ryan White Case Manager for more information and to get on the waiting list.

Groups/Workshops Calendar At-A-Glance

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1st Monday of the month: 11:30am-1:00pm: Client Advisory Committee Meeting	1st and 3rd Tuesday of the month: 10:00am-12:00pm: Spanish Language Women's Support Group	Every Wednesday of the month: 10:30am-12:00pm: Positive "U"	Every Thursday of the month: 10:30am-12:00pm: Viviendo Positivamente 12:30pm-2:00pm: Spanish Mental Health Support Group Kid's Club resumes in Septmber		

What's In It For You?

Support Groups	Workshops / Life Skills
<p>Spanish Language Women's Support Groups <i>1st and 3rd Tuesdays of the month, 10:00am -12:00pm</i> Open to HIV+ women and other women affected by HIV/AIDS. For more information, contact Armida Acosta at (949) 809-5798.</p> <p>Spanish Mental Health Support Group <i>Thursdays, 12:30pm - 2:00pm</i> Open to HIV+ Spanish-speaking clients covering a range of mental health issues with a new topic discussed each week. For more information, contact Armida Acosta at (949) 809-5798.</p> <p>Kids Club - Thursdays, 4:00pm-7:00pm A closed support group for kids 6-17 with a parent or family member with HIV/AIDS. For more information, contact Ana Mora at (949) 809-5710.</p> <p>Positive Youth Support Group (Ages 6-20) Support group for HIV positive youth ages 6-20 ONLY, providing new and exciting outings every other month that may include transportation. Give your child an opportunity to socialize and have fun with other HIV positive children!</p>	<p>Positive "U" - Wednesdays, 10:30am-12:00pm A different topic presented in English each session. <u>No admittance after 10:45am.</u> For more information, please contact Evelia Saucedo at (949) 809-5781. Lunch provided. <i>For a complete list of dates and topics, please see the Life Skills flyer at reception in the ASF Lobby.</i></p> <p>Viviendo Positivamente - Thursdays, 10:30am-12:00pm A different topic presented in Spanish each session. <u>No admittance after 10:45am.</u> For more information, please contact Evelia Saucedo at (949) 809-5781. Lunch provided. <i>For a complete list of dates and topics, please see the Life Skills flyer at reception in the ASF Lobby.</i></p>
<h3>Social Activities</h3>	
<p>HEALTHY RELATIONSHIPS</p> <p>Small group intervention for <i>men living with HIV/AIDS</i> focusing on developing the skills necessary to make decisions about disclosure.</p> <p>Each cycle consists of five sessions with a new session beginning every month. Receive a \$50 incentive for participating. Free refreshments.</p> <p>For more information, please contact Jonathan Ramirez at 949-809-8770 or Mario Casas at 949-809-5727.</p>	