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<p><b>One Room Challenge</b></p> <p>Choose one room to dig through and reorganize. Divide everything into four piles: keep, toss, donate, and sell.</p> <p>(Ask me how to sell your hidden treasures on Craigslist, Facebook Marketplace, eBay)</p>	<p><b>Watch Video</b></p> <p><b>Build Your Future</b> Get Started in Construction: And Entrepreneurial Spirit</p> <p><a href="https://tinyurl.com/y5owom85">https://tinyurl.com/y5owom85</a></p> <p>(Tell me why an Entrepreneurial Spirt is a key quality to make a good student or employee)</p>	<p><b>Financial Education Challenge</b></p> <p>Challenge yourself to read one blog post, article, or book about money. Listening to podcast counts.</p> <p>(Tell me what you read)</p>	<p><b>Financial Education Challenge</b></p> <p>Challenge yourself to attend a free financial education class</p> <p>(Ask me about Piedmont Housing Alliance or Operation Hope free financial classes)</p>	<p><b>Gift Card Challenge</b></p> <p>Put all gift cards that you earn or receive aside and use them for buying Holiday or Birthday gifts.</p> <p>(Tell me how many gift cards would you need to save)</p>
<p><b>Business Sense Challenge</b></p> <p>Challenge yourself to connect with a community business resource</p> <p>(Ask me about SCORE, SBDC, Chamber of Commerce, Minority Business Coordinator)</p>	<p><b>Watch Video</b></p> <p><b>Network2Work</b></p> <p><a href="https://tinyurl.com/yxdf8nkp">https://tinyurl.com/yxdf8nkp</a></p> <p>(Tell me how N2W and partners can help you climb the economic ladder)</p>	<p><b>*Read the Newsletter</b></p> <p>Need another copy or missed an update about redevelopment?</p> <p><a href="https://tinyurl.com/y32d7ax5">https://tinyurl.com/y32d7ax5</a></p> <p>(Tell me news you can use)</p>	<p><b>Brag Challenge</b></p> <p>Share something you are doing to be added to the brag board. See Newsletter for details.</p> <p>(Text 434-806-5007)</p>	<p><b>Put one thing back challenge</b></p> <p>Every time you shop, put one thing back before heading to check out!</p> <p>(Tell me how much you saved)</p>
<p><b>Skill Building Challenge</b></p> <p>Challenge yourself to find a program that builds skills</p> <p>(Ask me about PVCC, CATEC, CAYIP or Goodwill)</p>	<p><b>Watch Video</b></p> <p><b>PVCC Student Spotlight</b> Janel H</p> <p><a href="https://www.youtube.com/watch?v=aTAmHswlays">https://www.youtube.com/watch?v=aTAmHswlays</a></p> <p>(Tell me how PVCC helped build skill for a business)</p>	<p><b>FREE</b></p> 	<p><b>Education Challenge</b></p> <p><b>Check out PVCC's Classes</b></p> <p><a href="https://online.flippingbook.com/view/894692/">https://online.flippingbook.com/view/894692/</a></p> <p>(Tell me a class you like)</p>	<p><b>Credit Report Challenge</b></p> <p>Request a free copy of your credit report</p> <p><a href="https://www.annualcreditreport.com/index.action">https://www.annualcreditreport.com/index.action</a></p> <p>(Tell me if you want help reviewing your report)</p>
<p><b>My Community Business Club Challenge</b></p> <p>Tell me if you can help you with your goal to Start, Run, Grow your business</p> <p>(Take a snap shot of your written goal)</p>	<p><b>Watch Video</b></p> <p><b>Consumer Man Show</b> Credit</p> <p><a href="https://tinyurl.com/y3s7bpak">https://tinyurl.com/y3s7bpak</a></p> <p>(Tell me what you like)</p>	<p><b>Rebate App Challenge</b></p> <p>Challenge yourself to learn how you can earn with your receipts</p> <p>(Ask me about Fetch Rewards, <a href="#">Ibotta</a>, Checkout 51, Receipt Hog, Saving Star, Mobi,</p>	<p><b>Career Challenge</b></p> <p>Challenge yourself to find a free virtual career class that works for you</p> <p>(Ask me about Virginia Career Works, Downtown Job Center or Goodwill Career Services)</p>	<p><b>Meatless Mondays Challenge</b></p> <p>Challenge yourself to Meatless Mondays.</p> <p>(How much did you save)</p>
<p><b>5 Dollar Challenge</b></p> <p><b>Save Every Five Dollar Bill You Receive</b></p> <p>(Tell me how much you saved. You might make a good VIDA program candidate.)</p>	<p><b>Watch Video</b></p> <p>Build Your Future- Construction Builds Communities</p> <p><a href="https://www.youtube.com/watch?v=1R5JaxlXtO4">https://www.youtube.com/watch?v=1R5JaxlXtO4</a></p> <p>(Tell me how you want to build your community)</p>	<p><b>Piggy Bank Challenge</b></p> <p>Challenge yourself to save any coins you receive.</p> <p>(Tell me how much you saved)</p>	<p><b>Health Habit Challenge</b></p> <p>Drink more water, eat more veggies, walk more.</p> <p>(Tell me your new habit and how long you have been doing it)</p>	<p><b>Couponing Challenge</b></p> <p>Challenge yourself to learn how to coupon.</p> <p>(Ask me about where to get \$5 off purchase of \$25 or more (pre-tax))</p>

**December CWB Bingo Trivia Question:** Can learning a new skill help me advance my career or business?

December is

BINGO'S BIRTHDAY MONTH

Playing games can help build skills. Learn more <https://www.sandbox-learning.com/Default.asp?Page=134>



## November CWB Bingo Trivia Answer:

Q: Should I put money in a high-yield savings account?

A: Savings accounts can help you earn money over time. A “high-yield saving account” also known as “high interest saving account” is a type of savings account that can help earn more money over time. You get this better return for your money overtime because of interest. “Interest is the cost of using somebody else’s money. When you borrow money, you pay interest. When you lend money, you earn interest.” <https://www.thebalance.com/what-is-interest-315436> If you have a goal building an emergency fund, buying a car or saving for a down payment, a high interest saving account might be a good next step for you. For more details, see video.

[https://www.youtube.com/watch?v=SbNZvh6CJI&feature=emb\\_title](https://www.youtube.com/watch?v=SbNZvh6CJI&feature=emb_title) A housing counselor can help you make a finaical plan and explore if a high interest saving account can help you meet your goals.

## Play Bingo with us this December!



### Why bingo?

- Interactive way to provide customized monthly updates. Based on your feedback. Business, financial and training opportunities to support you with building wealth.
- **Prize:** \$25 gift card for Target, Walmart, Amazon or a local grocery store  
Drawing for 2 residents on lease. One winner per household. Winners eligible for a prize every other month.



### How to play?

- Complete task on card and call Shawna
- Questions, Call or Text Shawna **434-806-5007**
- Need and interpreter? Schedule with Shawna



### Where to find bingo card?

- Bingo card available online at <https://piedmonthousingalliance.org/friendship-court/>
- Ask Shawna to email it to you [swells@piedmonthousing.org](mailto:swells@piedmonthousing.org) or **434-806-5007**
- Look for the paper copy delivered to your door

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