



# Business Access Community Update

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## Financial Literacy Courses

Financial literacy can go a long way toward helping people make the most of their income, learn to save and invest, acquire a home, manage their credit, avoid financial pitfalls, and build a safety net. That's why we've added an extensive library of financial courses, a sampling of which can be found below. All Case Managers and Achievers can register and take these courses online.

Financial Pre-Survey  
Goals for Your Financial Life  
Your Net Worth  
Needs, Wants, and Saving  
Living Within Your Means  
Tools for Getting and Staying Organized  
Checking Account Exercises  
Bank Statements  
About Forecasting and Cash Flow  
Create, View, and Manage Your Budget  
How to Forecast and Stay Organized  
Credit Reports and Credit Reporting Agencies

Discover Interest Basics  
Explore Various Loan and Credit Options  
Intro to Credit and Types of Credit  
Credit Repair and Your Problem Accounts  
Bad Accounts  
Other People and Your Credit  
About Down Payment Assistance  
Climbing Out of Debt  
Preparing to Buy a Home: Organize Documents  
Credit Recovery and Timeline to Buy a Home  
Your Overall Approach to Fixing Your Credit



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## Waiting Outside to Get In

Cynthia has been found standing outside the lab, waiting for the door to open and the class to begin. She works diligently from the start of the 8:15 a.m. session until its end. She even requested a transfer to the afternoon class because it's 45 minutes longer, giving her more time at the computer. Cynthia is one of a number of students taking advantage of the Computer Based Learning from Prison to Community program at the Edna Mahan Correctional Facility for Women in New Jersey. With her high scores and dedication, Cynthia clearly has heard opportunity knock and is opening the door.

## Leonor Helps Her Achievers Become Believers

Leonor Tamez, a Case Manager in Lower Rio Grande, told us, "I want my customers to believe in themselves and for them to know that nothing is impossible - that even though they have different barriers, they can still do something with themselves." She was pleased and excited to describe one of her clients, who, in the process of her computer training and work with Leonor, had an, "Oh-my-gosh-I- can-do-this!" moment. Linda is now motivated, and most importantly, *believes* she can complete CNA training and become a Certified Nursing Assistant.

## The Workforce Quiz

1. According to a 2005 survey from the Society for Human Resource Management, \_\_\_\_\_ of human-resources professionals polled use Internet job postings to recruit candidates.

a. 56% b. 66% c. 76% d. 86%

2. Over \_\_\_\_\_ of all jobs in the U.S. will require some level of ability to use Information and Computer Technology by 2010.

a. 67% b. 77% c. 87% d. 98%

3. *Time* magazine recently reported that \_\_\_\_\_ out of 10 Americans say they are either moderately or very satisfied with their job, a number that has held steady for 35 years.

a. 6 b. 7 c. 8 d. 9

(answers on page 2)

We recently developed an Interest Assessment survey, which will be used to assign Learning Activities, another new innovation we are delivering to our Achievers. Learning Activities include additional courseware, Business Access content, as well as the use of Internet Web sites and software applications such as Microsoft Word and Excel. Typically, Achievers will take the Interest Assessment survey after they have completed core curriculums and will be assigned activities based on the results. Activities will include requiring clients to demonstrate their knowledge and skills acquired. For example, an Achiever who completed several Microsoft Excel courses might be asked to create a home budget on an Excel spreadsheet.

**Achiever Quote**

"I think I could do a commercial for BA! I love it! I'm very happy to have been selected for the program! When I was younger, I was afraid to take risks. I'm not afraid anymore! I can always start over! It's never too late! I'm even looking forward to getting a doctorate some day! You never know what doors will open!"

**Jacqueline**, Chicago Achiever

**Book Review**

***The Kids Are Alright: How the Gamer Generation is Changing the Workplace***

Based on a lengthy survey of the "gamer generation" (those born after 1975), the authors present a positive view of some of the personal characteristics this group brings to the workplace. It's a good read for concerned parents of video game players. Several findings suggest that kids in the gamer generation:

- Are likely to believe that everyone can succeed.
- Can shrug off petty setbacks.
- Learn from the team and other players.
- Like to share their hard-won knowledge.
- Expect clear processes and directions.
- Expect to participate with high-quality teammates.

**Depression By Job**

A recent report from Substance Abuse and Mental Health Services described the rates of depression by job category. The highest rate occurred in personal care workers, where almost 11% struggled with depression. Workers who prepare and serve food showed the next highest rate at 10.3%. Health care workers and social workers were tied for third at 9.6 %. The lowest rate of depression, 4.3%, was present in the job category that included engineers, architects, and surveyors.

**Workforce Quiz Answers**

1. d 2. b 3. d

**New Interviewing Technique?**

Rackspace Managed Hosting CEO Lanham Napier is quoted in a recent Associated Press article, saying, "We'd rather miss a good one than hire a bad one." Job interviews at the 1800-employee, San Antonio-based company *last all day*. Interviewers work to rub away fake pleasantness. "We haven't met a human being yet who has the stamina to BS us all day," says Napier. Read more about this [growing trend](#).

**Learn more about how the Business Access has helped Workforce:**

- [TANF Clients](#)
- [WIA Adults](#)
- [WIA Youth](#)
- [Hurricane Evacuees](#)
- [Incumbent Workers](#)
- [FSE&T Clients](#)
- [Dislocated Workers](#)
- [Trade Affected Workers](#)
- [People with Disabilities](#)

**Achiever Stories**

We publish a new Achiever story at least once every two weeks. These stories often describe issues or obstacles our clients struggle with and the successes they have experienced in overcoming them. On our Homepage, clicking on the **All of Us** link will take you to a page that lists Achiever stories we have published over the years.