

## Salina-Central Office

425 W. Iron Ave.

PO Box 1366

Salina, KS 67402-1366

785-825-0208

Monday - Friday

Hours: 8:30 a.m. - 5:00 p.m.

Closed: 12:00 - 1:00 p.m.

## Manhattan-Branch Office

323 Poyntz Ave., Ste. 102

Manhattan, KS 66502

785-323-0644

Monday - Friday

Hours: 9:00 a.m. - 5:00 p.m.

Closed: 12:00 - 1:00 p.m.

## Hays-Branch Office

2707 Vine St. #17

Hays, KS 67601

785-625-2644

Monday - Thursday

Hours: 8:00 a.m. - 5:00 p.m.

Friday: 8:00 a.m. - 3:00 p.m.

### Contact:

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CEO / Executive Director

mmartin@ccnks.org

Eric Frank

Director of Development

efrank@ccnks.org

[www.ccnks.org](http://www.ccnks.org)

## Letter from the Director

I am reminded each day how blessed we are to have such amazing partners, like you, who allow us to carry out this ministry of comforting the poor and vulnerable among us. In this newsletter, you will read about the positive impact you are having through Catholic Charities.

People enter our office doors under desperate circumstances with signs of stress visible on their faces. They have often exhausted all other options and view Catholic Charities as their last resort. Because of your generosity, we are able to provide them with things like food, diapers, clothing, counseling and comfort. As we offer *Hands of Hope* to these individuals, we are sometimes even able to restore their smiles. In these moments, we remember why this work is so important.

Throughout this newsletter, you will find clients, like LaTanya, sharing stories about how their lives were changed by the services they received from Catholic Charities. All these successes were made possible because of your support. We want you to know the depth of gratitude felt by these clients and experience the joy associated with making a difference in their lives. Thank you for continuing to help Catholic Charities serve those in need throughout the Salina Diocese.

Many Blessings,



Michelle L. Martin

CEO/Executive Director

Catholic Charities of Northern Kansas



LaTanya, pictured with her son Arie, came to Catholic Charities after her savings ran out during her maternity leave from work. "I was in a bad situation and didn't know what to do." Read her story on page 2.

**Please consider leaving a legacy by remembering  
Catholic Charities in your will or estate plan.**

Contact our development office for more information, 785-825-0208.

*Working to reduce poverty in Northern Kansas*

# Your Donations in Action



*"I am so very grateful you were there to help me."*

## ***LaTanya Gets Back on Track***

Manhattan resident LaTanya felt prepared for her maternity leave. Although she was working full time, part of her maternity leave was unpaid. LaTanya had been saving money and thought it would be enough to cover her bills. She soon learned she was wrong and found herself needing extra money ... quick.

LaTanya had heard about Payday Loans and thought it would be a good way for her to bridge the gap before she returned to work. She got a \$400 Payday Loan to help her cover rent, utilities and food. After making a balloon payment of \$460 (the \$400 loan plus the \$60 fee) on her next pay date, she realized she wouldn't be able to pay her bills, so she immediately "re-loaned" \$400. After renewing her loan for a third time and paying \$180 in fees (\$60 each time), she realized this was a debt cycle she would not be able to overcome alone. A disconnect notice from the electric company led her to Catholic Charities. "At first I was hesitant to call, but I am glad that I did," LaTanya said. She credits the Kansas Loan Pool Project through Catholic Charities with being the reason she was able to get back on track. "I am so very grateful that you were there to help me. I was in a bad situation and didn't know what to do. I have learned so much about my finances and Payday Loans."

## ***Cody's Hope is Restored***

Cody came to our Salina office one overcast and gray morning. His electricity was going to be disconnected, and he was out of money. When Cheryl Walters, Emergency Assistance Coordinator, met to discuss his finances, she discovered that Cody was looking for a job. Because he did not have a phone or transportation, he found it challenging to secure employment. "I knew of a couple businesses that were looking for employees, so I had Cody call and talk with them from our office," Cheryl said. She also told him about a really nice bike that was given to Catholic Charities he could have thanks to a donor.

When Cody saw the bike, his eyes widened with excitement. He was shocked that a used bike could be in such excellent condition. Cody said he didn't mind walking, as he liked the exercise, but he was THRILLED to have the bike. He said, "Now I can go anywhere! Plus it will help me get to interviews and work quicker." Although he is a quiet man, Cody's priceless, ear-to-ear smile and his excitement brightened the cloudy day. Cody left the office very thankful. He had a few job leads, an interview, new transportation and a renewed sense of hope.



*"Now I can go anywhere!"*



*"I am being completely honest when I say that Payday Loan debt almost made me homeless!"*

## ***Lori Feels Blessed***

Lori is a certified medical technician at a rehabilitation facility in Salina. One morning she received a call that her nephew had been in a terrible accident in Iowa. She wanted to see him but could not afford to travel. A co-worker knew the situation was grave and suggested a Payday Loan. Desperate to be with her family, Lori took this suggestion and got a loan. She mistakenly believed she would be making monthly payments and did not realize the lender would be taking money out of her bank account every two weeks in increasing amounts. Shortly after, Lori's car needed tires, brakes and a new battery. She had to take out another loan. She needed her car to keep her job. Soon, Lori did not have money for rent, utilities or food. She said, "I was making almost \$300 in loan payments each month but the loan principle was not decreasing because the payments were all going for fees. I was sinking very fast." After she received eviction and disconnection notices, she was at the end of her rope. "My friends and co-workers could see a big change in my demeanor and personality. My depression had taken over and affected all aspects of my life." Lori was approved for the Kansas Loan Pool Project through Catholic Charities. "Now I have one small monthly payment which is affordable, and I will pay it off next March. I am working hard in the KLPP program to get back on the right track. The financial coaching with Claudette is helping me." Lori is grateful as she knows firsthand the devastating impact of these loans. "I am being completely honest when I say Payday Loan debt almost made me homeless. I have several friends who are still struggling with their own Payday Loans which are ruining their lives as well."

## ***Humberto Keeps His Home***

Money was in short supply and so was hope for Humberto Hernandez. He had lost his job, and his family was facing eviction. Although he had been steadily employed at a warehouse in Abilene, he could not afford to pay for repairs when his car broke down.

Without reliable transportation, he was unable to keep his job. Already living paycheck to paycheck, this break in income was a major financial setback for his family. After receiving an eviction notice, Humberto came to Catholic Charities for help to save his family's home. He completed the required financial education class and received rent assistance from Catholic Charities. While at our office, Cheryl Walters referred him to a local construction company. Humberto said, "She told me that they were hiring, so I went there to apply for the job and was hired immediately." In a follow up call, Humberto reported working for the construction company for three months and receiving insurance papers. "We are doing so good now. All of our bills are paid, and we got our house back." He added, "Thank you so much for helping me. You turned my life around!"



*"You turned my life around!"*

# The Impact of Predatory Lending

Most have seen the large, flashy neon signs advertising Payday and Title Loans that have become so prevalent throughout our communities. They offer fast cash on the same day with only a paystub or car title. Sound too good to be true? Actually, it is true, but there is a catch. These lenders are not acting out of concern for the less fortunate. Unless you have been involved with these businesses, you probably do not know the rest of the story ... how these loans become like quicksand around those already in financial trouble.

## How Payday Loans Work

To obtain a loan, an individual only needs to complete an application and provide proof of income along with a post-dated check or debit card information. If the person has access to income sufficient to cover the requested loan amount plus a fee, approval is usually granted without a credit check. Repayment is based upon when the person receives a regular payment/paycheck (weekly, biweekly or monthly). For individuals on social security, a furnace repair in the winter can catapult them into the debt cycle of a Payday Loan if they do not have extra funds or sufficient credit. A person on social security borrowing \$500 from a Payday lender will be assessed an additional fee of about \$75. Because these loans require balloon payments, the entire \$575 will be taken from his next social security payment. Most likely, he will not be able to live without that \$575, so he will need to “re-loan” the \$500. At such rates, a person will pay \$900 in fees for a \$500 loan in just one year. Many individuals continue to “re-loan” the same amount for years. Kansas allows 390% APR on a 14-day loan.

## The Beginning of the KLPP

Our employees noticed a significant increase in people requesting financial assistance because of Payday and Title Loan debt. In 2012, Catholic Charities responded by using funds from a three-year grant to establish the Kansas Loan Pool Project (KLPP) which helps clients break free from this cycle of debt and regain financial stability.

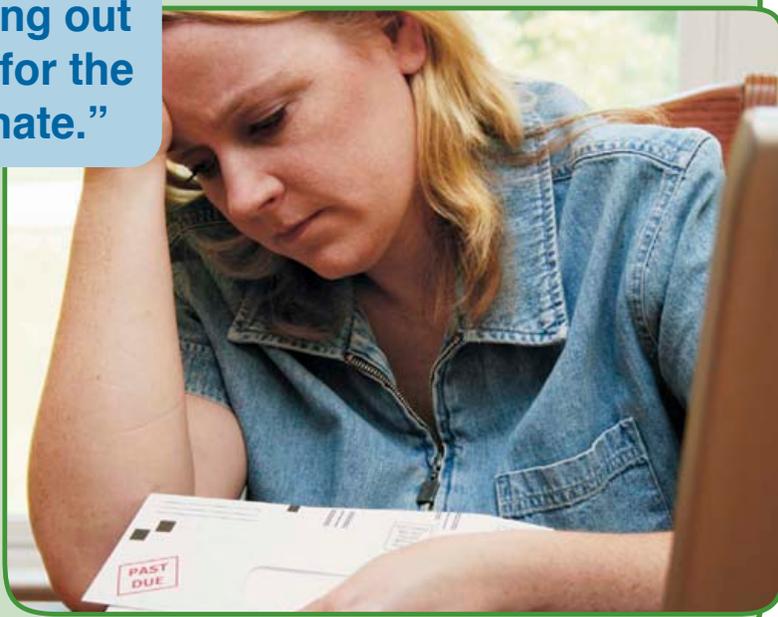
Potential KLPP clients start by completing an application which is thoroughly reviewed. Approved clients complete a mandatory financial education class prior to receiving the funds to pay off their Payday or Title Loans. Clients then enter an alternative, low-interest, bank loan with a collaborating bank that holds a certificate of deposit from Catholic Charities as security. In addition to making monthly payments to the

bank, clients are required to attend monthly financial and budgeting sessions.

Unfortunately, many go without help. Claudette Humphrey (KLPP Director) states, “Sadly, I meet many people whose Payday and Title Loans far exceed our predatory debt limit of \$1,000 per person, so we are not able to approve them. It is a vicious cycle.” The KLPP is not an alternative for people seeking Payday Loans, but exists to assist those already trapped in the cycle of such lending. Claudette further explains, “We help individuals out of a serious situation, and then walk the journey with them. We help them develop the tools needed to reach financial stability and realize they don’t have to live in a state of constant financial distress. They deserve more!”



“These lenders are not acting out of concern for the less fortunate.”



# The Joy of Giving

Christmas should be a joyful time, but for children and families living in poverty or crisis, it can bring feelings of hopelessness and sorrow.

Alicia and her high-school sweetheart were expecting their third child, when her world came crashing down. She and her husband separated and as a waitress, Alicia struggled to support her family alone. She came to Catholic Charities for help when she received an eviction notice. What she received was an “answer to her prayers” because not only did she receive help with her rent, she received food for her children and became part of the *Adopt-A-Family for Christmas* program. “Last Christmas we were in such a bad place. I longed for my kids to have a ‘normal’ Christmas, but our lives were in crisis. The help we received from Catholic Charities was very special to us,” Alicia said. “My children received beautiful clothing, nice shoes and warm coats. I was shocked that they even bought things for my unborn baby and me. Their kindness was unexpected and changed our lives.”



*“I longed for my kids to have a ‘normal’ Christmas, but our lives were in crisis ...”*

That was the start of good things happening for Alicia’s family. “I am happy to say that my husband and I went to counseling, and we brought the most important person back into our relationship – God. Our family is whole again.”

With the help of generous donors, Catholic Charities serves entire families through our *Adopt-A-Family for Christmas* program. We are anticipating that there will be many families seeking help from our Salina and Manhattan offices again this year and request your help to bring hope and joy to families, like Alicia’s, through our *Adopt-A-Family for Christmas* program.

*Give the Gift of  
Wishes and Dreams*

If you would like to help by adopting a family this Christmas or by simply making a donation to this project, please contact the Salina office at **785-825-0208** or the Manhattan office at **785-323-0644**. To respond by email, please send messages to: [emedellin@ccnks.org](mailto:emedellin@ccnks.org).

425 W. Iron Ave. • P.O. Box 1366  
Salina, KS 67402-1366

RETURN SERVICE REQUESTED

[www.ccnks.org](http://www.ccnks.org)

 Remember to like us on Facebook!  
Catholic Charities of Northern Kansas

## Upcoming Events

<b>NOVEMBER 27-28</b>	Offices Closed - Thanksgiving Holiday
<b>DECEMBER 8</b>	Offices Closed - Feast of the Immaculate Conception
<b>DECEMBER 24-26</b>	Offices Closed - Christmas Holiday
<b>DEC. 31 – JAN. 1</b>	Offices Closed - New Year's Holiday
<b>JULY 12</b>	10th Annual Catholic Charities Fundraiser in Salina

### OUR MOST NEEDED ITEMS:

1. Diapers - all sizes
2. Ground Beef in 1 lb. packages  
*(USDA Approved)*
3. Hot Dogs
4. Bologna
5. Canned Soups  
(with pull tops)
6. Packages of Peanut Butter or Cheese Crackers  
*If you would like to donate items to Catholic Charities,*  
**call 785-825-0208**

**SEEKING VOLUNTEERS** to mow and perform ground maintenance at the old orphanage property in Abilene and at our Salina offices. If interested, please contact Eric Frank at 785-825-0208.