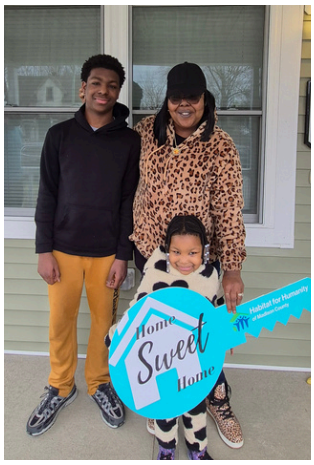
HABITAT FAMILY NEWSLETTER

01 JUNE 2026

Congratulations!!



Erika and Tracey have moved into their new homes. We are so blessed to have wonderful volunteers, donors and supporters who helped these two families realize the dream of homeownership! We are so excited that they are no part of our Habitat of Madison County Family!!



Building as begun on our next new home--Rakita and her boys will call Fletcher Street home!



YOUR MORTGAGE PAYMENTS DO GOOD

Did you know that more than $100,000 in yearly mortgage payments that you make as a homeowner goes back into building homes for our new Habitat Families? You are not just a homeowner with Habitat, but a very important part of our funding for future Habitat families. ~**THANK YOU!!**



Coming this summer, another new home for Isabel on Pearl Street

HABITAT FAMILY NEWSLETTER



Tina Skeel,
Volunteer Coordinator

Our Team has grown

Tina joined our team in January and is our Volunteer Coordinator.

Tina has worked in nonprofits for more than 35 years and has focused on community and economic development. She specializes in building community partnerships and fundraising efforts.

We are excited to have her on our team and how she can help us make an impact on our community!

ReStore
Habitat for Humanity of Madison County

Show this coupon at time of purchase to save 50% off your entire purchase during the Month of June, 2026

Discount Coupon
50% Off

Good Neighbor Check-up

As we transition to a new season ask yourself the following questions:

- **Am I being a good neighbor with the appearance of my yard?**
  - **Is my grass moved? Are weeds cut down? Is trash picked up?**
- **Am I being a good neighbor in my actions?**
  - **Is my music too loud? Am I parking in my neighbor's spot?**

Take a few minutes to evaluate the above considerations of being a good neighbor

HABITAT FAMILY NEWSLETTER

Financial Wellness starts at home

Kim at Family Credit Management has been a trusted partner with us for the past 4 years. She has helped all of our new families and many others just wanting to work on their family's financial health. She has provided us some easy steps to help us succeed with money management.

7 Steps to Succeed with Money

- Live below your means
- Create and stick to a budget-I am including a budget worksheet from Kim with this newsletter
- Establish a savings account
- Use credit responsibly
- Avoid high interest debt
- Save and invest consistently with each check
- Know your net worth--On the next page is a net woth worksheet and below is why it is important to know this number

WHY KNOWING YOUR NET WORTH MATTERS

AS A NEW HOMEOWNER, UNDERSTANDING YOUR FINANCES IS AN IMPORTANT STEP TOWARD LONG-TERM STABILITY AND SUCCESS. ONE HELPFUL TOOL IS KNOWING YOUR NET WORTH — THE DIFFERENCE BETWEEN WHAT YOU OWN AND WHAT YOU OWE.

IT MAY SOUND COMPLICATED, BUT IT'S ACTUALLY A SIMPLE WAY TO SEE YOUR OVERALL FINANCIAL PICTURE AND TRACK YOUR PROGRESS OVER TIME.

WHAT IS NET WORTH?
YOUR NET WORTH IS CALCULATED BY:

WHAT YOU OWN (ASSETS)
MONEY IN CHECKING OR SAVINGS ACCOUNTS
THE VALUE OF YOUR HOME
VEHICLES OR OTHER VALUABLE ITEMS

MINUS WHAT YOU OWE (DEBTS)
MORTGAGE BALANCE
CAR LOANS
CREDIT CARD DEBT
OTHER LOANS OR BILLS

IF THE VALUE OF WHAT YOU OWN IS MORE THAN WHAT YOU OWE, YOU HAVE A POSITIVE NET WORTH.
WHY IS IT IMPORTANT?

1. IT HELPS YOU UNDERSTAND YOUR FINANCIAL HEALTH

KNOWING YOUR NET WORTH GIVES YOU A CLEAR PICTURE OF WHERE YOU STAND FINANCIALLY. AS A HOMEOWNER, THIS CAN HELP YOU PLAN FOR FUTURE GOALS AND RESPONSIBILITIES.

HABITAT FAMILY NEWSLETTER

Financial Wellness starts at home

2. IT SHOWS YOUR PROGRESS

BUILDING WEALTH TAKES TIME. AS YOU PAY DOWN DEBT, SAVE MONEY, AND BUILD EQUITY IN YOUR HOME, YOUR NET WORTH CAN GROW. TRACKING IT EACH YEAR HELPS YOU SEE THE PROGRESS YOU ARE MAKING.

3. IT HELPS YOU MAKE SMART FINANCIAL DECISIONS

UNDERSTANDING YOUR FINANCIAL SITUATION CAN HELP YOU DECIDE WHEN IT'S A GOOD TIME TO MAKE LARGER PURCHASES, TAKE ON DEBT, OR FOCUS ON SAVING MONEY.

4. HOMEOWNERSHIP BUILDS WEALTH
ONE OF THE BIGGEST BENEFITS OF OWNING A HOME IS BUILDING EQUITY OVER TIME. EACH MORTGAGE PAYMENT HELPS INCREASE THE VALUE YOU OWN IN YOUR HOME, WHICH CAN IMPROVE YOUR NET WORTH.

5. IT ENCOURAGES HEALTHY FINANCIAL HABITS

PAYING BILLS ON TIME, REDUCING DEBT, SAVING REGULARLY, AND BUDGETING CAREFULLY ALL CONTRIBUTE TO IMPROVING YOUR FINANCIAL FUTURE.

REMEMBER

YOUR NET WORTH IS NOT ABOUT COMPARING YOURSELF TO OTHERS. IT IS SIMPLY A TOOL TO HELP YOU UNDERSTAND YOUR FINANCES AND CELEBRATE THE PROGRESS YOU MAKE ALONG YOUR HOMEOWNERSHIP JOURNEY.

EVERY STEP YOU TAKE TOWARD SAVING, REDUCING DEBT, AND CARING FOR YOUR HOME HELPS BUILD A STRONGER FINANCIAL FUTURE FOR YOU AND YOUR FAMILY.

Anyone who is interested in going through Kim's training can reach out to me directly. It is free of charge and you work with her directly to set your time (all over zoom!)

Please consider using this free service to protect your home from fraud!





Habitat for Humanity® of Madison County

Know your worth?

Net Worth

To manage your money effectively, it is important to keep track of your **assets** (things that you own that have value) and **liabilities** (debts you are responsible for paying). Subtract your liabilities from your assets to determin your net worth. Do this once a year to see if you are going in the right direction

Assets

Cash

Cash in checking accounts	
Cash in savings accounts	
Cash on hand	
Cash value of Life insurance	
Other:	

Real Estate/Property

Home (market value)	
Land (market value)	
Other:	

Investments (current value)

Certificates of Deposits (CDs)	
Stocks	
Bonds	
Mutuel Funds	
IRAs	
401(k) or 403(b) accounts	
Pension Plan	
Annuities	

Personal Property (value if sold today)

Automobiles	
Recreationsl vehicles/Boat	
Home Furnishings	
Collections/Art	
Jewelry/Furs	
Clothing	
Other:	
Other: Vacations	
Other:	
Other:	

TOTAL ASSESTS: $ -

Liabilities

Current Debts

Household	
Credit/Store Cards	
Taxes Owed	
Other:	
Other:	
Other:	

Real estate

Home	
Land	
Other:	

Loans

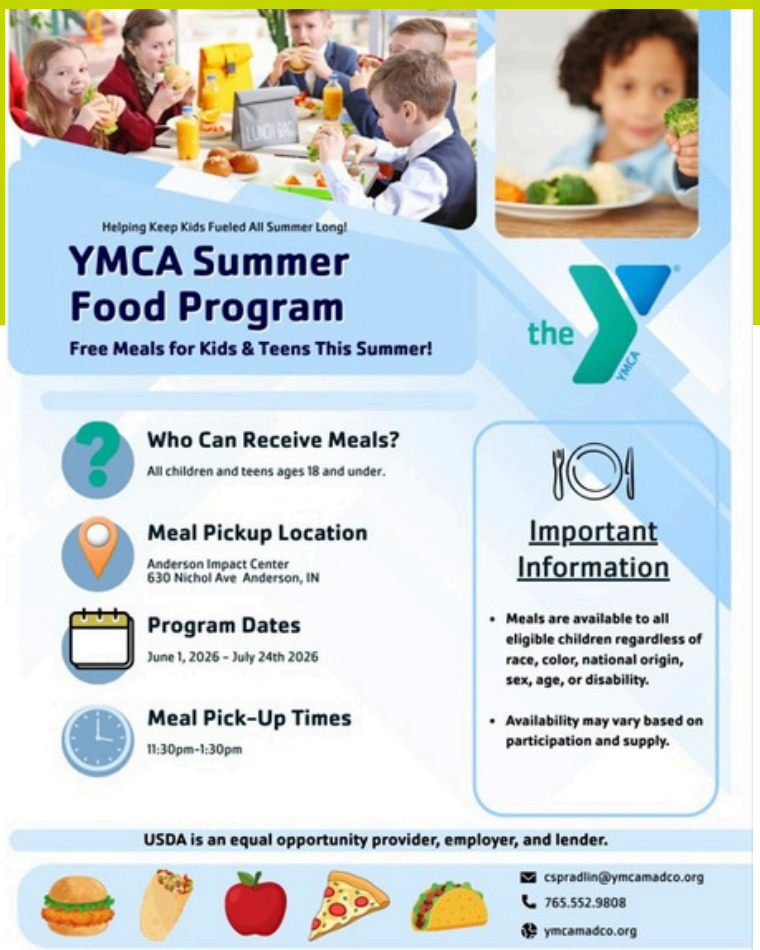
Bank/Finance Company	
Auto	
2nd Auto	
Recreational Vehicle/Boat	
Education	
Other:	

TOTAL LIABILITIES: $ -

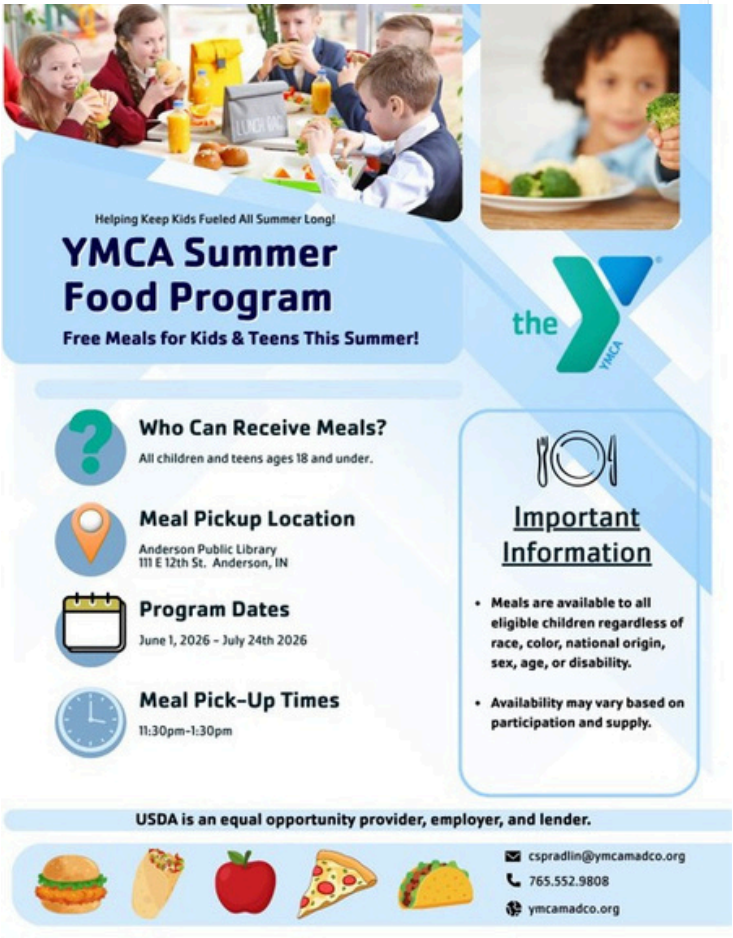
Reminder: Subtract your total liabilities from your total assets to determine your net worth.

Total Assets	$ -
-	
Total Liabilities	$ -
=	
Net Worth	$ -


Mayor Thomas Broderick, Jr.
Anderson Parks Department
Presents
City of Anderson
2026 Summer
CONCERT SERIES
AMERICA 250
FREE CONCERTS
START AT
7:30 PM
June 5 Roughouse
June 19 Cook & Belle
June 26 Vinyl Escape Band
July 10 Living Proof
July 17 GrooveSmash
July 31 Toy Factory
Aug 14 Hunter Lee Band
Aug 21 Dane Clark
Aug 28 Miss Molly
Sept 11 The Bishops
Sept 18 Jai Baker 3
Sept 25 The Doo
July 4
Corey Cox
Performing at the City of Anderson Independence Day Celebration
Show Starts: 8:30
9th & Central
BRING A LAWN CHAIR
DICKMANN TOWN CENTER
1135 MERIDIAN ST.
ANDERSON, IN
FOOD TRUCKS


Helping Keep Kids Fueled All Summer Long!
YMCA Summer Food Program
Free Meals for Kids & Teens This Summer!
the YMCA
Who Can Receive Meals?
All children and teens ages 18 and under.
Meal Pickup Location
Anderson Impact Center
630 Nichol Ave Anderson, IN
Program Dates
June 1, 2026 - July 24th 2026
Meal Pick-Up Times
11:30pm-1:30pm
Important Information
Meals are available to all eligible children regardless of race, color, national origin, sex, age, or disability.
Availability may vary based on participation and supply.
USDA is an equal opportunity provider, employer, and lender.
cspradlin@ymcamadco.org
765.552.9808
ymcamadco.org


Mayor Thomas Broderick, Jr.
Presents
AMERICA 250
Independence Day
Parade & Celebration
Saturday, July 4, 2026
DOWNTOWN ANDERSON
9th St. & Central Ave.
7:00 PM PARADE
Parade Route: 8th & Main Street, South to 13th Street, 13th Street to Central, North on Central to 8th Street
8:00 PM CELEBRATION ACTIVITIES
8:30 PM COREY COX IN CONCERT
10:00 PM FIREWORKS
PETTING ZOO
FIREWORKS
GAMES & PRIZES
FIRE DANCERS
PONY RIDES
ENTERTAINMENT
PUTT PUTT GOLF
FOOD TRUCKS
BOUNCE HOUSES

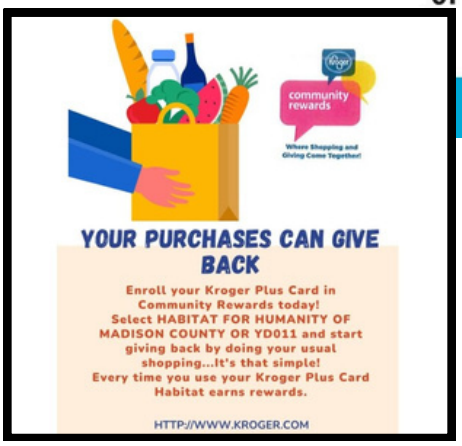

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cspradlin@ymcamadco.org
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Together, we build homes

Our work in pictures

Habitat for Humanity®
of Madison County

habitatr















Thanks to our 2025-2026 D26 student work team who helped to build on Fletcher Street