

Issue 9  
March  
2024

## *Pala Youth Empowerment Initiative*

# NEWSLETTER

### *Financial Empowerment*

Financial empowerment for youth is crucial for their future success and stability. By providing financial education, young people can develop good financial habits, make informed financial decisions, and build a solid financial foundation. This can prevent them from falling into debt or experiencing financial struggles, allowing them to focus on personal growth, education, and achieving their goals.



### *Native Fact*

In the Northwest, Native Americans such as the Haida built totem poles up to 40 feet tall outside their homes to advertise their status. Totem poles are culturally and spiritually significant in Native American communities. They serve as a visual representation of a Native American's family history, lineage, and beliefs. Totem poles also represent an integral part of the community's identity and cultural heritage and are used to pass down stories, legends, and traditions from one generation to another.



# FINANCIAL TIPS AND PLANNING

## *Financial Awareness*

What are your first thoughts when it comes to Finances? Finances have many more elements other than just making and spending money. EARLY FINANCIAL EDUCATION IS CRITICAL EVEN BEFORE YOU START A JOB OR HAVE CURRENT OR FUTURE SOURCES OF INCOME. However, it is never too late to learn to make sound financial decisions.

Do you know the difference between gross earnings and net earnings also referred to as "after taxes"?

Gross earnings is the amount of money you earn before any taxes or withholdings are taken out of your check. "Net Earnings" or "take home pay" is the amount you actually receive on your check once the required taxes are taken out. This information is important when creating a budget.



***BUDGETING!** Budgeting is the number one important factor when it comes to your money. Start with how much money you make for the month after taxes. Now, as a guide, you can use the **50/30/20 Rule** - 50% for your needs, 30% for your wants and 20% for savings. Necessities include rent, utilities, phone, car, insurance. Keep in mind, a luxury car is not a need, it is a want.*

There are plenty of apps to help you create a budget. Best Budget Apps for 2023: Nerdwallet are Mint, YNAB, Goodbudget, EveryDollar, Empower Personal Wealth, PocketGuard, Honeydue and Fudget.



# WHY DO YOU NEED A BUDGET?

*You need a budget so you can track your income and expenses, make sound financial decisions and plan for your future. You also want to make sure that you have enough money each month to cover your expenses and are not living paycheck to paycheck.*

**AVOID GETTING INTO DEBT.** *You don't need the best of everything. Having the biggest house, the most expensive cars, designer clothes, the latest gadgets and electronic may sound appealing, but in the long run accumulating so much debt is the worst thing you can do. Getting out of debt is hard.*

*You do not need to be in competition with others to see who's car is better or who's house is bigger. Why go broke to impress others?*

## **Credit Card Debt:**

**PRACTICE SELF-CONTROL** - *If you are just starting out as a young adult, you will find it can be easy to get a credit card or several credit cards. Although credit is important, being responsible is key! It is easy to accumulate or max out a credit card.*

*We buy things we don't need with money we don't have to impress people we don't like.*

DAVE RAMSEY

**Think about it** – *while you can simply swipe a card to buy something with your credit card, just know that you will be paying interest on your purchases, anywhere from 18-25% or sometimes more. If you practice self-control by not using your credit card for every little purchase you want, you won't be paying for everything 10 years down the line. You do not need multiple cards. Getting into debt can happen overnight, and difficult to get out.*



# GETTING READY TO PURCHASE A CAR?

Know your facts before you make a purchase. Car salesmen are not your friends. Their job is to sell you a car; not to care about you as a person or try to get you the best deal. They only care about closing the deal and making money off the purchase. A lot of salesmen take advantage of the buyer (especially first time buyers). If you are buying new, **READ** the contract. New car dealers often put unnecessary things in the contract that could cost you thousands of dollars and high interest. **QUESTION EVERYTHING.** Ask about a first time buyers program.

If you are buying used, check the car facts. You want to know if there are any recalls, if the vehicle was in any accidents and has a maintenance log. Ask for an extended warranty as that may come in handy. Don't make a rash decision. Walk away and think about your purchase.



When purchasing a car, shop around first and don't make an impulse purchase. Be practical. Do not have them run your credit UNTIL you find the right choice for your. Having your credit ran multiple times at the same or different car lots will bring your credit score down and interest up.

## Financial Tip:

*Always check the amount of interest you will be paying on a car loan. Ask about the interest rate and what interest you will be paying back during the life of the loan. You do not want to pay double or triple for car because of high interest.*

**For instance, \$15k loan with 5% interest over 5 years will cost you \$1,984 in total interest. Total cost of the vehicle is \$16,984.00**

**The same loan at 20% will cost you \$8,844 in interest. Total cost of the vehicle is now \$23,844. The more the vehicle cost, the more you pay back. Can you imagine if the car was \$30k or higher?**





Hello Pala Community, Let me introduce myself, my name is Paula Ellenwood, I am significant other, and a mother to a 10-year-old. I am a member of the Confederated Tribe of the Colville Reservation in Nespalem, Washington and a direct descendent of the Nez Perce Tribe in Lapwai, Idaho. I was raised in Lapwai on the reservation my entirety of my childhood and partially into adulthood.

My background consists of working amongst Native American children; nannying, babysitting, mentoring, assisting teachers, and teaching. With that said, I am happy to be working with the Pala Tribe and the youth. You can find me at the Pala Housing Resource Center.



## What are the Youth up to?



### Chocolate making Class

“Life is like a box of chocolates you never know what you're going to get” - Forest Gump.

This family event was filled sugar, laughter, and CHOCOLATE. Each youth and their family members created there own valentines day box of chocolate to take home.

### Cooking Class

The cooking class has had a positive impact on students' overall well-being by equipping them with valuable skills and knowledge to prepare healthy, nutritious meals. This not only promotes their physical well-being but also boosts their self-confidence and independence in the kitchen.

Additionally, the class provides students to learn teamwork and develop important culinary skills that can enhance their future prospects.



### Seinors Vs Youth Chair Volleyball



The senior vs Youth Chair Volleyball game was a success filled with cheers and laughter. Both programs enjoyed the integrational activity, fostering a sense of teamwork and camaraderie. It provided an opportunity for them to learn from each other and build stronger relationships outside of traditional age barriers. The game also created a positive and inclusive environment for all participants, promoting intergenerational understanding and unity.

# PHRC Youth Events

## Pala Youth Empowerment INITIATIVE

Pala Youth Empowerment Program

# We Are Open

## Saturdays

### STARTING IN MARCH

MONDAY - FRIDAY 10:30AM - 7PM

Saturday March 2nd, 16th, 30th 11am - 7pm

FOR ANY QUESTIONS



Contact Maria Villegas  
(760) 315-0104

We are now open every other Saturday in the month. Starting March 2nd, 16th, and 30th ect.

Ms. Paula will be at the PHRC from 11am to 7pm. The space is open to youth ages 12 to 24 for tutoring, work force development, and creative activities.

The Pala Youth Empowerment Initiative will also be hosting monthly Listening Circles with you every 3rd Tuesday of the month.



## Listening Circle

CALL ALL YOUTH AGES 12-24  
TO SHARE AND EXPRESS  
HOW WE CAN BETTER HELP YOU!

Tuesday March 19th at 4pm

AT THE PALA HOUSING RESOURCE CENTER

CONTACT MARIA FOR MORE INFORMATION

(760) 315-0104 | [mvillegas@palatribe.com](mailto:mvillegas@palatribe.com)





# EXCITING NEWS!!

## Free GED Classes

The Pala Youth Empowerment Initiative program in association with Mt. San Jacinto Community College will be offering free GED classes. Obtaining a GED certification can be highly beneficial for individuals without a high school diploma. It provides them with the opportunity to secure better employment, pursue higher education, and improve their overall quality of life. Additionally, a GED certification can open doors to military careers, trade programs, and vocational training, enabling individuals to gain valuable skills and qualifications for career advancement. Register today! Call or text Maria Villegas at (760) 315-0104.




**MSJC** Mt. San Jacinto  
College  
ADULT EDUCATION


### FREE GED CLASS

Prepare to Get Your High School Equivalency



Mt. San Jacinto College Adult Education is partnering with Pala Band of Mission Indians in offering a Free GED class!

 35990 Pala Temecula Road  
Pala, CA 92059

 Monday, Tuesday & Wednesday  
June 3rd - July 3rd  
5:30 p.m. - 9:30 p.m.

Do you wish you had your high school diploma?

Our General Education Development (GED) class will provide you with review and practice of your math, reading, and writing skills.

Reaching this educational milestone will help you reach your future educational and employment goals.

REGISTER WITH MARIA  
VILLEGAS (760) 315-0104  
MVILLEGAS@PALATRIBE.COM



## COMMUNITY SERVICE SIGN UP SHEET

Are you a youth who needs community service hours to graduate high school? sign up for monthly opportunity for community service in the area.

### We Need Help For:

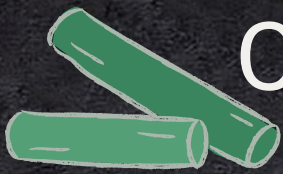
- Chair Volleyball events
- Youth events
- Earth days
- Holiday events

**SIGN UP NOW**

Contact Maria Villegas

 760-315-0104

# SIGN UP FOR COMMUNITY SERVICE UPDATES



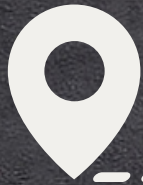
# CHP START SMART CLASS

## CALIFORNIA HIGHWAY PATROL



### Upcoming Events

As part of Pala Housing Resource Center's Youth Empowerment initiative program, CHP will help teach young drivers the education they need to stay safe. It is crucial to teach youth drivers road safety so they can protect themselves and others on the road. It helps instill good habits, such as obeying traffic laws, wearing seatbelts, and avoiding distractions, which can reduce the likelihood of accidents and injuries. By educating young drivers, we can contribute to the overall safety and well-being of our road communities and future generations.



### CHP California Highway Patrol

CHP California Highway Patrol is responsible for overseeing the safety and security of state highways and roads. The CHP Start Smart class is a state wide class the CHP Officers to teenage drivers. It was created over 20 years ago, and in San Diego County alone we teach to more than 20,000 teens and their parents each year. The course covers the Graduated Driver's License program, the dangers of distracted driving, speeding and DUI. One of the perks to taking this course is that many insurance companies offer discounts for new teenage drivers.

You can find more information too at:  
Start Smart: Driving Smart to Stay Safe (ca.gov)

### 5 WAYS to a SAFER TEEN

1. No cell phones
2. No extra passengers
3. No speeding
4. No alcohol
5. Always buckle-up



The more the merrier?  
The more the scarier.



Risk of Fatal Crash  
The risk of a fatal crash goes up in direct relation to the number of teens in the car.



# MARCH EVENTS

## 2024

Pala Housing Resources Center Presents

### DRIVING LESSONS

Calling all youth 15 and up to come get your driver's license with one-on-one behind the wheel training



IN PARTNERSHIP WITH



REGISTRATION NOW

Contact: Maria Villegas  
(760) 315-0104

SCAN ME



TRTS Registration



### COMMUNITY SERVICE SIGN UP SHEET

Are you a youth who needs community service hours to graduate high school? sign up for monthly opportunity for community service in the area.

We Need Help For:

- Chair Volleyball events
- Youth events
- Earth days
- Holiday events

SIGN UP NOW

Contact Maria Villegas

📞 760-315-0104

# CHP

California Highway Patrol

## START SMART CLASS

MARCH 5TH

PALA HOUSING RESOURCE CENTER

STARTING AT 5PM

AGES 15-24

SAVE THE DATE

RSVP

Maria Villegas: 760-315-0104

# Save the Date

Calling all teen driver and potential drivers to attend the CHP seminar at Pala Housing Resource Center at 5pm March 5th. The CHP Start Smart class is a state wide class the CHP Officers to teenage drivers. The course covers the Graduated Driver's License program, the dangers of distracted driving, speeding and DUI.

You can find more information too at:  
Start Smart: Driving Smart to Stay Safe (ca.gov)



# MARCH EVENTS

## 2024

### SPRING WREATH DECORATING

AGES 12 - 24  
SENIORS WELCOME

March 26, 2024  
From 3-5pm

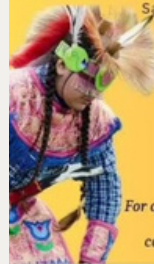
LOCATION:  
OLD TRIBAL HALL

RSVP WITH MARIA VILLEGAS  
(760)315-0104  
CALL OR TEXT

SDUSD INDIAN ED.  
YOUTH & SOCIAL  
POWWOW

MARCH  
16  
2024

San Diego Mesa College  
7250 Mesa College Dr.  
San Diego, CA 92111



For any questions, please contact  
tmayasa@sdcad.edu  
cariatourville@yahoo.com.



SAT, MAR 16 AT 10 AM

Youth & Social Powwow  
San Diego Mesa College

☆ Interested

## Listening Circle

CALL ALL YOUTH AGES 12-24  
TO SHARE AND EXPRESS  
HOW WE CAN BETTER HELP YOU!

Tuesday March 19th at 4pm

AT THE PALA HOUSING RESOURCE CENTER

CONTACT MARIA FOR MORE INFORMATION

(760) 315-0104 | mvillegas@palatribe.com



## Join Us!

The Pala Youth Empowerment Initiative will also be hosting monthly Listening Circles with you every 3rd Tuesday of the month. The purpose of the Listening Circles is to provide a safe and open space for young people to share their experiences, concerns, and ideas on how we can better serve youth. These circles give young people a platform to voice their thoughts and be actively listened to by their peers and facilitators.

# MARCH EVENTS

## 2024

### Baseball Cap Beading Class

With Brigid Pulskamp

Tuesday, March 26th

10:00AM - 2:00PM



Location:

Pala Old Tribal Hall

All materials will be provided

Space is limited. Please contact Pala Cupa Cultural Center to reserve your spot @ 760 891 3590. Ages 13+ unless accompanied by an adult



### Dress Making Classes

Old Tribal Hall

March 28, 29 Thursday & Friday

10:00am- 4:00pm

Materials provided

Feel free to bring fabric and ribbon of your liking.

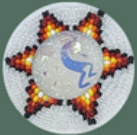


Limited space available. Please call to reserve a spot.

RSVP by March 27th.

For more information call the Cupa Cultural Center.  
760-891-3590

Cupa Cultural Center Presents



## WEEKLY BEADING CLUB

It is never too late to pick up a new hobby.

FRIDAYS @ CULTURAL CENTER

Date and Times

March 1.....2pm-5:00pm

March 8.....2pm-5:00pm

March 15.....2pm-5:00pm

March 22.....2pm-5:00pm

April Schedule TBA

AGES 12 AND UP

ADULTS AND SENIORS WELCOMED

BEADING SUPPLIES ARE PROVIDED

SPACE LIMITED

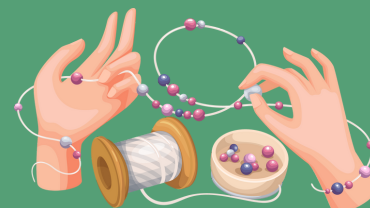
CALL TO SIGN UP



CUPA CULTURAL CENTER 760-891-3590  
Arameshwar@palatribe.com

## BEADING CLUB

The Cultural Center is having weekly beading classes almost every Friday of the week in the month of March. Beading supplies is provided. Open to all ages 12 and up.



# MARCH EVENTS

2024



**Pala  
Pop Up  
Shop**

March 29th 2024  
12PM-6PM  
PALA PARK  
11772 PALA MISSION CIRCLE  
OPEN TO THE COMMUNITY

VENDOR INFORMATION  
CONTACT APRIL 760-638-6462  
ACANTU@PALATRIBE.COM



PALA FIRE DEPARTMENT, PALA BAND OF MISSION INDIANS AND  
THE PALA HOUSING RESOURCE CENTER

INVITE YOU TO THE  
2024 ANNUAL

# Easter

## EGG HUNT

DATE: SATURDAY, MARCH 30th  
PRIZES + CANDY      TIME: 12:00PM  
WHERE: JIM BANKS SPORTS COMPLEX

**DETAILS:**  
FOR ALL YOUTH UP TO 14 YEARS OLD  
PLEASE BRING YOUR OWN BASKET TO COLLECT EGGS

**DONATIONS BEING ACCEPTED:**  
TOYS (AGES TODDLER TO 14 YEARS OLD), PLASTIC EGGS FILLED WITH CANDY (NO RAW EGGS PLEASE), AND BAKED GOODS.  
PLEASE DELIVER DONATIONS TO THE PALA FIRE DEPARTMENT  
BY FRIDAY, MARCH 29, 2024.

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT PALA FIRE DEPT. AT: 760-742-1632



Follow  
-US-



@ palahousingresourcecenter

# MARCH EVENTS

## 2024



**2024  
COLLEGE IS FOR ME**

## CONFERENCE

CSU San Marcos - USU Ballroom

**APRIL | 20<sup>th</sup> | 2024 | 9AM - 1PM**



### **PURPOSE:**

This conference is an opportunity for students and families who have never considered college to learn how higher education can create a pathway to social mobility.

### **TOPICS:**

- What Higher Education/College Can Do For You
- How to get to College
- How to Pay for College
- Connections To Make in College
- The College Experience Student Panel



### **REGISTRATION:**

\* This is a free event with breakfast and lunch included. Free parking in the parking structure\*



<https://collegeisforme2024.bpt.me>



### **MORE INFO:**

760.750.6066  
EAP@CSUSM.EDU

## DREAM THE IMPOSSIBLE NATIVE YOUTH CONFERENCE

THIS EVENT IS FOR NATIVE YOUTH 12-19 IN JR. HIGH AND HIGH SCHOOL



**SATURDAY,  
APRIL 27, 2024**

9am-6:30pm

**SDSU**

San Diego State  
University

**SAN DIEGO STATE  
UNIVERSITY**

5250 CAMPANILE DRIVE  
SAN DIEGO, CA 92182

**DISCOUNTED  
ROOM RATES**

<https://www.bartellhotels.com/sdsu>

**REGISTER  
NOW!**

[DTICONFERENCE.ORG](https://DTICONFERENCE.ORG)



### **FOR MORE INFORMATION CONTACT:**

SHONTA CHALOUX:  
(951) 770-6164  
SCHALOUX@PECHANGA-NSN.GOV

CHRIS MEDELLIN  
NUMBER: (619) 594-3188  
EMAIL: CMEDELLIN@SDSU.EDU



*Register  
Now*



**FREE  
EYE EXAMS**  
SCAN THE QR CODE  
TO REGISTER

**ONESIGHT**  
EssilorLuxottica Foundation

**FREE COMPREHENSIVE EYE EXAMS  
& PRESCRIPTION GLASSES IF NEEDED  
FOR STUDENTS & ADULTS**

**PALA TRIBAL ADMINISTRATION BUILDING  
12196 PALA MISSION RD  
PALA CA 92059**

**APRIL 22-26, 2024**

**OPEN TO  
EVERYONE!**

Call For More Information  
760-891-3564  
cnejo@palatribe.com



Adults & Family



Bonsall Students



Valley Center-Pauma



*Register  
Now*

# Pala Youth Empowerment Initiative

"For Youth, by Youth"



Location:  
35990 Pala Temecula Road  
Pala, CA 92059

Contact  
(760) 315-0104  
[www.palahrc.com](http://www.palahrc.com)  
[housing@palatribe.com](mailto:housing@palatribe.com)  
[mvillegas@palatribe.com](mailto:mvillegas@palatribe.com)

The Pala Youth Empowerment Initiative is based on a "for youth by youth" approach. We encourage youth to actively be involved with the newsletter, content, trainings, podcasts and activities.