



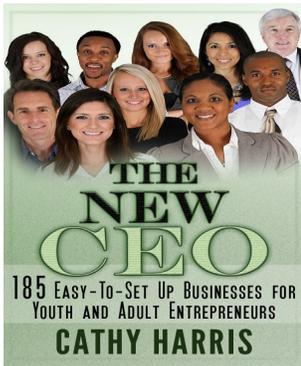
Top Action Steps to Take Before and After Becoming Homeless

by CathyHarrisSpeaks.com



Cathy Harris
Business Coach

Let Us Help You Start a Business Today!



1. If You Have Received a Foreclosure Notice:

If you have received a foreclosure notice, you can take action to stop the foreclosure yourself. To stay in the home for at least 4 to 6 months or longer, you can file your own bankruptcy by buying the bankruptcy kit at Office Depot. Take it to the foreclosure court and get a case number and fax the sheet with the case number to your mortgage company. It should cost about \$100.00. This will halt the sale of your home while you regroup by going ahead and obtaining a bankruptcy attorney to complete the paperwork or it will give you enough time to regroup and move somewhere else. Remember you don't have to

Top 12 Steps to Take Before You Become Homeless

move out of your home until the Marshals serves you the eviction notice, and then you will have at least 2 weeks. The goal is to keep a roof over your head.

2. If You Don't Have a

Lot of Money: If you are receiving very little money, make sure you pay your rent and mortgage first. You can always go to organizations (The United Way of America, The Salvation Army, etc.) to help you pay your utilities or food pantries to get food. The goal is to keep a roof over your head.

3. What to Do With Your Last Paycheck:

Take your last paycheck and use it to move back in with relatives or friends either locally or in another city. Try to take your personal belongings with you or store them at a storage facility or friend's home especially your family pictures and other mementos.

4. Get Advocates/

Friends: If you are facing homelessness, then chances are you are depressed and can't think straight so have at least 3 to 5 advocates/friends that can help you make decisions and help you move somewhere else. This is why it's extremely important to

hang out with others that can bring **FACTUAL** information into your circle - so stay away from toxic, destructive and negative people.

5. Write Down a List of Contacts for Places You Can Go:

Write down 5 places or more where you can go if you become homeless and come up with a plan of action on how to get there. Can you ride the bus, train, plane or can someone come and pick you up? Do this ahead of time before you run out of funds. Make sure you investigate these potential places to make sure you can move in and be secure while you regroup. This could be the homes of relatives or friends in your city or other cities.

6. Know Where the Shelters are Located:

Do research ahead of time and have an action plan in case you have to leave your dwelling and need a roof over your head. Know exactly where the shelters are located. Sleeping in your car or on the streets should not be an option.

7. Conduct Research

for a Business Now: Empower yourself and start a business by going to the library, bookstores, using google.com and

and yahoo.com. Also remember that everyone has some type of talent or passion which is of value to others so get out there and create services and offer products to others. You can sell items on the internet, in the community or from the trunk of your car.

8. Allow Your Kids to

Start a Business: Don't wait until you receive a pink slip or until your funds are low to allow your children to start a business that can provide for the entire family. Youths are more energetic than adults and they are living in a world of technology, therefore, they can actually set up a business within two weeks and start making money.

Get FREE Business Consultations

Mon.-Fri.

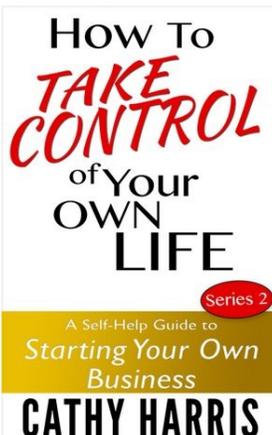
1:00—6:00 p.m.

Call (770) 873-2072

Inside this issue:

Top 12 Steps Before 1

Top 12 Steps After 2



9. Learn Your Rights in

the Workplace: Know the rules of the workplace! Many are being wrongfully terminated and replaced with relatives by managers or supervisors in the workplace so know your rights and always build a business on the side or attend school part-time.

10. Listen to Conscious

Media Outlets: Listen to conscious radio, TV, newspapers,

newsletters, blogs and subscribe to each that are providing action plans and other relevant information including social networking sites (facebook.com, twitter.com).

11. Make Conscious

Choices: Choose to buy computers versus TVs, video games, or other equipment; Read non-fiction books versus fiction books;

Trade in your car for an economy car or get rid of your car altogether and move to a bus route.

12. Choose to Become

Healthier: You need to choose to become healthier which will help you make tough decisions. Read **"How To Take Control of Your Own Life: A Self-Help Guide to Becoming Healthier Over the Next 30 Days"** at www.AngelsPress.com.

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9. Seek out Community Churches: If you end up in a shelter or transitional housing with very little resources go to community churches and ask the pastor and congregation to ADOPT your shelter. If you are in a position to attend these churches—then attend them

1. If You End Up Homeless: If you have ended up homeless and living in your car, on the streets or in a shelter – don't become isolated and continue to reach out to relatives and friends located locally and in other cities to see if they can send bus fare, train fare, plane fare or come and pick you up.

2. If You Are Living in a Shelter: If you are living in a shelter, your goal should be to move out of a shelter or transitional housing as soon as possible. Don't make long-range plans to stay at a shelter even if you landed in a shelter that you are comfortable at. A shelter should be a temporary transition point for you and your family. If you are there for a long period of time, the people who run the shelter will probably resent the fact that you are

left without a roof over your head. You can also become a volunteer for them. Their website is located at www.national.unitedway.org.

6. Salvation Army: This group is also located in every city. You can put in your zip code on the website and find local offices. They have a list of resources that help you with your utilities before becoming homeless so reach out to them when your funds are running low or even better become a volunteer. You can contact them at www.salvationarmyusa.org.

and tell your story of how you ended up homeless. Many times these churches might not know the homeless shelter is located in their area —so you need to stay proactive to get resources for the shelter and help for your family.

10. Contact the Local Legislators: Reach out to local legislators in the area of your shelter that you have landed at or hold them accountable for helping you find shelter in your neighborhood so you don't have to move all the way across

not trying to move on —and then you might be asked to leave especially if you are a fully-grown able-bodied person. Don't expect for everyone who work at these shelters to have humility, be sympathetic or compassionate to you or your family. So continue to reach out to family members and friends to see if you can live with them until you can regroup.

3. Continue to Empower Yourself While in a Shelter: Continue to go to the library, bookstores, use google.com and yahoo.com and educate and empower yourself. Remember if you don't get the empowerment that you need to restore your life to some sense of normalcy by continuing to educate yourself – then it's a good chance that you will end up in a cycle of poverty and homelessness.

7. Call Homeless Organizations: Reach out to organizations that are already feeding, clothing and sheltering the homeless such as the **Metro Atlanta Task Force for the Homeless** (www.homelesstaskforce.org), **Atlanta Coalition for Hunger and the Homeless** and **Hosea Feeds the Homeless** (www.hoseafeedsthehomeless.org). These groups can also help you pay your utilities and mortgage before you become homeless so do your research ahead of time. Contact them once you become homeless so they can help you find shelters.

town. Attend their meetings, join their email lists, and go to their offices before you become homeless and volunteer and monitor the bills they are introducing. Hold them accountable!

11. Contact the Media: Many times the people who are running these shelters don't have the resources or contacts to get the shelter on the news —so you want to make sure your particular shelter get on the news so you and others can have more resources. They can get the community to donate resources.

4. Stay Proactive at These Shelters: The time to feel ashamed or depressed about your situation has passed. Now is the time for you to stay informed and get involved while at these shelters. Volunteer to work with the people already there and try to make contacts with the groups that are coming in and providing services and resources to the group. The goal is to continue to have integrity, be humble and respectful and continue to reach out to others.

5. Call the United Way of America: This organization is located in every city. You can put in your zip code on the website and find your local office. They have a list of resources including agencies that can help you pay your utilities so seek them out early on — especially if you are

8. Seek out Activist Organizations: Activist groups such as NAACP, Rainbow Push, National Action Network and other local activist groups are always informed about all the local shelters and food pantries in the community so reach out to these groups. You can find them at google.com or yahoo.com. You need to join these groups beforehand and attend monthly meetings and work with their committees. If you land in a shelter with very little resources, contact these activist groups and let them know —so they can go to the media and get more resources for your shelter.

You can contact the T.V., radio and newspapers and ask them to come out and do a story on your shelter.

12. Go to Community Banks: You can also contact community banks and ask them to donate to your shelter. Banks have clients with big bucks and have relationships with businesses that can donate to your shelter —so don't hesitate to contact the president and other officers if you don't have any resources at your shelter.