



IF YOU DIDN'T **KNOW**, NOW YOU **KNOW**..

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TOPICS



**Phone Numbers to
know**



Retirement



**Teenagers or
Parenting**



Time Management



HELP LINE NUMBERS & APPS TEXAS



HELP LINES & USE

211 (you can also dial (877)541-7905) - a free, confidential referral and information helpline and website that connects people of all ages and from all communities to the essential health and human services they need 24/7

311 is a non-emergency number such as - Street light is off, Potholes on street roads, People do not see stop signs clearly or tree shade covering important road signs etc

411 is directory assistance - Service allows you to obtain the addresses and phone numbers of individuals and businesses entered in the phone directory at all times. This number also offers you information on the weather, movie show-times, or road maps.

511 is for drivers to access important information. Traffic system program to provide drivers with up-to-the-minute travel and traffic information

TEXAS YOUTH HELPLINE

800.989.6884

This website is a service of the [Texas Youth Helpline](#) which provides prevention services to youths, parents, siblings, and other family members who are in need of a caring voice and sympathetic ear. Trained volunteers are on call to provide guidance on youth-related concerns, referral information, or simply listen.

If you have these questions you may want to call:

My child's friend needs a place to stay. Can they stay at my house?

What should I do if my child doesn't come home?

I ran away from home. Where can I find help?

Facing a Mental Health Crisis?

LifePath Systems for Collin County: 877-422-5939

MHMR of Tarrant County: 800-866-2465

North Texas Behavioral Health Authority for Dallas, Hunt, Rockwall,
Kaufman : 866-260-8000

APPS

Self-help Anxiety Management – Helps people manage anxiety (iTunes
& Google Play)

ASK & Prevent Suicide - Easy steps to preventing suicide

NATIONAL HELP NUMBERS & APPS

- National Human Trafficking Hotline: 888-373-7888
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- National Suicide Prevention Lifeline: 800-273-8255 (TTY: 800-799-4889)
- Veteran Crisis LINE : 800-273-8255, press 1

APPS

- Texas Veterans – Access local, state and national resources

RETIREMENT AGE – WHAT YOU SHOULD KNOW

- You can start receiving your Social Security retirement benefits as early as age 62.
- However, you are entitled to full benefits when you reach your full retirement age.
 - [Click to view updated info for full retirement age](#)
- If you delay taking your benefits from your full retirement age up to age 70, your benefit amount will increase.

Year of Birth	Full (normal) Retirement Age	If you retire early at age 62			
		A \$1000 retirement benefit would be	Retirement benefit is reduced by	\$500 Spouse benefit would be	Spouse's benefit reduced by
1943-1954	66	\$750	25.00%	\$350	30.00%
1955	66 and 2 months	\$741	25.83%	\$345	30.83%
1956	66 and 4 months	\$733	26.67%	\$341	31.67%
1957	66 and 6 months	\$725	27.50%	\$337	32.50%
1958	66 and 8 months	\$716	28.33%	\$333	33.33%
1959	66 and 10 months	\$708	29.17%	\$329	34.17%
1960 and later	67	\$700	30.00%	\$325	35.00%

RETIREMENT AGE – WHAT YOU SHOULD KNOW

- If you delay your benefits until after full retirement age, you will be eligible for delayed retirement credits that would increase your monthly benefit.
- If you decide to delay your benefits until after age 65, you should still apply for Medicare benefits within three months of your 65th birthday. If you wait longer, your Medicare medical insurance (Part B) and prescription drug coverage (Part D) may cost you more money.

RETIREMENT AND HEALTH

- Women need to save more for their retirement than men do. Statistics show that women live longer than men but earn less than men during their working years (which are often fewer due to time taken off for child rearing).
- According to the Census Bureau, 57% of the population over age 65 are women, and 70% of older people living in poverty are women.

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RETIREMENT AND SAVINGS

- Participate in a 401(K), IRA or other retirement plans.
- The earlier you start the better.
- Don't rule out saving for retirement just because your income is low. Any amount is better than nothing.
- Once you hit age 50, take advantage of the “catch-up contributions” that let you put additional amounts into your retirement plan each year.

Raising Christian Teenagers

- Pass on Your Relationship with God
- Be a Good Role Model
- Engage Them
- Spend time with your children
- Value your children's opinions. Ask what they think, LISTEN to what they say and when you can, do it their way. Don't let little things get in the way of the real issues.

TIME MANAGEMENT FOR CHRISTIAN WOMEN

Questions to ask yourself to determine if a task has value?

1. Does It helps you bless or encourage others and assists you in sharing
2. Does it builds meaningful relationships with people God has placed in your life.
3. Does it helps you become better equipped for the things God has called you to do.
4. Does it bear “good fruit” instead of “bad fruit” in your life (see Galatians 5:19-26).

Always make a TO - DO List

The background is a gradient of deep purple and blue, filled with numerous out-of-focus circular light spots (bokeh) in various sizes. Overlaid on this are several faint, white geometric patterns: concentric circles, arcs, and a large circular scale with numerical markings (40, 150, 160, 170, 180, 190, 200, 210, 220, 230, 240, 250, 260) and arrows. The text "THANK YOU!" is centered in a bold, yellow, sans-serif font.

THANK YOU!