

So. 14 LWIB, Inc.

Volume 1, Issue 5

May 2012

Notes from the Office.....

This was a slow news month at IWP. Topics of presentations Success Stories in WorkNet and Green Economy Network, but as in past months the main focus of discussions was the various bills and legislations concerning WIA reauthorization.

Terry Berryman from College of Lake County presented information about the Illinois Green Economy Network (IGEN) which is a partnership of all 39 Illinois community college districts and 48 campuses working with businesses and local communities to grow Illinois' green economy, providing new employment opportunities and healthy communities. IGEN Mission is to provide a platform for collaboration among all Illinois community colleges and their partners to establish sustainable best practices, promote energy demand reduction projects, and drive growth of the green economy. Visit their website (www.igence.org) for additional information about the organization, participating colleges, their green curriculum and green careers.

Jeanne Kitchens, with DCEO, reported on New Ways of Putting Success Stories on Illinois WorkNet. Her presentation included a handout of updated instructions and success story writing tips that will be passed on to our service provider staff. She also pointed out that as a state we have very few youth success stories recorded and asked that we try to encourage staff to include some of our youth stories. WorkNet now has the ability to deliver a report containing numbers of success stories by congressional district. It was interesting to see that in district number 19 (Rep. John Shimkus) WorkNet records 57 stories and 34 of those came from area 26. WAY TO GO!

As for the various proposed legislation from all parties are really varied. IWP as an organization has been asked by some of the legislators for their input, but it seem to me that it is too early to make any predictions or preparations, other than to say that some sort of WIA reauthorization is likely.

MARK YOUR CALENDARS

BOARD MEETING

**TUESDAY
JUNE 12, 2012**

**ILLINOIS WORKNET
CENTER - HARRISBURG**

TIME: 7P.M.

Please contact the office at
618-382-5024 or
boffice@so14lwib.com

Board Staff

Pam Barbee, Chief Financial Officer
pbarbee@so14lwib.com

Kim Jacobs, Monitor
kjacobs@so14lwib.com

Tiffany Collins, Planner / EEO Officer
tcollins@so14lwib.com

216 Industrial Avenue, Suite C
PO Box 186
Carmi, IL 62821
Phone: 618-382-5024 | Fax 618-382-7038
Office email: boffice@so14lwib.com
Website www.so14lwib.com

Some of the other area's in our state reported that their board members were beginning to get letters from the Attorney General's office advising the member that they were required to complete the 2012 Open Meetings Act (OMA) Training. After some research it does not appear that the regulation applies to the Southern 14 Board - per the training (slide 6) "OMA does not apply to private, not-for-profit corporations, even if such corporations administer programs funded primarily by governmental agencies and are required to comply with government regulations, as long as the board of directors and employees of such corporations are free from direct governmental control." Please let us know if any of you do receive the notice from the Attorney General. For additional information the Attorney General's web site is www.ilattorneygeneral.net. Although it does not appear to apply directly to us, it might be a good idea to appoint a Freedom of Information Act Officer for the Southern 14 Board. The FOIA Officer receives requests for records, ensure that the public body responds to the requests in a timely fashion, and issue responses under FOIA. This person must complete a course annually, so would suggest someone from the board office staff to fulfill this role.

Fiscal Monitors will be at the board office June 18 - 21. At this time they have not indicated that they will be doing any on-site monitoring of the service providers.

Ten case managers and two board office staff were trained in WIA Eligibility and Assessment. This day long training was conducted by Jim Pots as and covered a wide variety of eligibility topics including the importance of case notes. Since most of our staff have years of experience this training provided more of a refresher course rather than new material, but I think that everyone was able to take something back to their desks.

One key area that was discussed was the new emphasis being place on Selective Service registration. DCEO is in the process of drafting a new policy clarifying the LWIA's responsibilities in connection with male clients registering (or failing to register) with Selective Service. It is not new that all males between the ages of 18 - 26 are required to register with Selective Services within 30 days of their 18th birthday, but once the policy goes into effect the WIA services offered will change. For any male client not registered, all services will be terminated and any costs paid after the termination will result in a disallowed cost. LWIA's can issue waivers for certain circumstances that will be addressed in the policy. Once the DCEO policy has been received we will need to develop a local policy to address the processes involved in the waivers. In the mean time, Kim will be running an IWID's report and contacting case managers about clients that are not in compliance with the registration.

Tiffany and I had the opportunity of spending the day with key DCEO staff for a one-on-one training. We spent some time with Lora Dhom in Planning, Crystal Bigelow from Trade, and Neely Schlosser for Performance. It was a hectic day, but well worth the time.

We discussed the MOU requirements and processes with Lora, as well as the exact steps needed for plan submission.

Crystal led us in the process of trade applications and told us about some upcoming changes in that area. One of the biggest is that beginning with PY11 all new funds will be included on a single grant, for us that would mean that once the PY10 funds are exhausted we will no longer have a separate TGAA and a TAA, but rather one grant that would serve all trade customers regardless of the event type.

Lastly we spent the afternoon with Neely and Paula trying to get a handle on performance. I quickly discovered that I knew less than I even thought about this subject. Even though it appears that we are doing fine at this point and I am confident that each of the providers are managing their own area's with great success, I would like for the board office to take a more proactive stance on this and have asked Tiffany to be responsible for performance for our area. She will be included in the IWP performance taskforce and will be participating in their bi-monthly conference calls. I also plan to include a section on performance in the board's newsletter.

As part of DCEO's monthly review, Deb Waldrop recently sent out a report containing clients who have been enrolled over three years and those who have not had a case note in over 90 days without observations and comments. She went on to advise that being enrolled over three years doesn't necessarily indicate a problem, it probably should be addressed. We were told more than once in recent trainings that a new emphasis will be put on timely exiting of clients and that programmatic monitors would be looking more closely at these issues. Kim will continue to run these types of reports and alert staff of potential issues.

As an area we are still falling below our 40% training minimum.
After the March 2012 expenses were entered in GRS the percentages are:

WADI - Direct training for the adult funding stream 29%
Direct training for the dislocated worker funding stream 31%

Mid 5 - Direct training for the adult funding stream 22%
Direct training for the dislocated worker funding stream 34%

SDC - Direct training for the adult funding stream 38%
Direct training for the dislocated worker funding stream 77%

AREA - Direct training for the adult funding stream 30%
Direct training for the dislocated worker funding stream 50%

We discovered that the Trade application sheets contained a formula error that resulted in awarding our area an excess of funds for training of trade certified participants. Once the problem was identified we took the steps necessary to correct this excess funding by de-obligating \$99,582 of funding. Since these funds are restricted to specific trade certified events the area had no way to utilize the funds for other clients. Most of our trade customers will be finished with training at the end of the summer semester.

Kathy Lively, Roger Boma and I met concerning the flood and disaster activities going on in Harrisburg and surrounding areas. It seems that since FEMA has not declared assistance through the NEG grant DCEO has arranged with DOL and issued Man-Tra-Con a 1E grant to aid in the cleanup and restoration of disaster damaged public areas. The 1E funds are available to employee dislocated workers and come with a component to offer these individuals all of the WIA allowable services (training, supportive services, OJT etc..) after they have completed their work experience. In addition to the client funds it also provides admin money as well as case management funds. Unlike the NEG grant currently being utilized with the 1E grant the workers must meet the criteria and be enrolled as WIA dislocated workers. We have been told by DCEO that we will be given a waiver so that these folks will not affect our performance. Because of the eligibility requirement, Man-Tra-Con would rather not enroll the people from our area as their clients, since they do not have the relationships with our colleges, business, etc. Man-Tra-Con would continue to administer the work experience portion of the grant - provider the payments to the workers, be the employer of record, provider the liability and workers comp, but would like to sub contract with Southern 14, and then we in turn would sub-contract with Mid 5, to provide the WIA services - eligibility, training, case management, etc. This would be the services that we would provide to any other dislocated worker. We have spoken to Roger and he seemed to be okay with moving forward. It seems to me to be a great opportunity for Mid 5 to serve more of their dislocated population, without the liability issues associated with the NEG grant that concerned the board. Man-Tra-Con would be willing to contract with Mid 5 directly, but I got the impression from Roger that he would be more comfortable with the sub contract going through our board - and for continuity sake it seems to make sense to me also.

As of April 17, 2012 the GSA has increased the mileage reimbursement rate to .555 cents per mile.

One last item you may have noticed a change in the service provider report section of the newsletter please let us know what you think of the changes and if you have any suggestions or additional information that you would like to see reported. It is our goal to make it as informative as possible, without over whelming the reader with information.

Pamela Barbee, Chief Financial Officer

Board Report - Expenditure Journal

April 2012

<u>Date</u>	<u>Description</u>	<u>GL Title</u>	<u>Expenditures</u>
4/1/2012	1st Quarter 2012 Unemployment Comp	PAYROLL TAX	\$179.56
4/1/2012	March 2012 Payroll Tax Deposit	PAYROLL TAX	\$557.07
4/3/2012	Advertinet - Web Maintenance	OFFICE EXPENSE	\$42.95
4/3/2012	Consumers Gas Co - October 2011 Rent & Utilities	RENT & UTILITIES	\$600.00
4/3/2012	Frontier - Telephone & Internet	TELEPHONE - INTERNET	\$220.35
4/3/2012	Humana-Employee Life Insurance	EMPLOYEE HEALTH INSURANCE	\$16.50
4/3/2012	T & I - Copy Maintenance	OFFICE EXPENSE	\$73.13
4/5/2012	Kim Jacobs - Pay Period 3/26/12 - 4/06/12	WAGES	\$1,187.95
4/5/2012	Pam Barbee - Pay Period 3/26/12 - 4/6/12	WAGES	\$1,366.51
4/5/2012	Tiffany Collins - Payroll - 3/26/12 - 4/06/12	WAGES	\$1,086.54
4/5/2012	Tiffany Collins - Travel	GR TRAVEL	\$96.28
4/10/2012	P. Barbee - Travel	GR TRAVEL	\$151.40
4/10/2012	Reppert's Warehouse - Office Supply	OFFICE EXPENSE	\$123.72
4/13/2012	Deluxe Business Products	OFFICE EXPENSE	\$62.35
4/13/2012	P. Barbee - Travel	GR TRAVEL	\$205.53
4/20/2012	Frontier - Telephone & Internet	TELEPHONE - INTERNET	\$221.45
4/20/2012	Health Alliance Medical Plans	EMPLOYEE HEALTH INSURANCE	\$667.00
4/20/2012	Kim Jacobs - Pay Period 4/09/12-4/20/12	WAGES	\$1,187.95
4/20/2012	Pam Barbee - Pay Period 4/09/12-4/20/12	WAGES	\$1,366.51
4/20/2012	Tiffany Collins - Payroll - 4/09/12-4/20/12	WAGES	\$1,086.54
4/20/2012	Tiffany Collins - Travel	GR TRAVEL	\$203.11
4/27/2012	Advertinet - Web Maintenance	OFFICE EXPENSE	\$42.95
4/27/2012	Humana-Employee Life Insurance	EMPLOYEE HEALTH INSURANCE	\$16.50
4/27/2012	Wal-Mmart - Office Supplies	Meeting & Committee Expense	\$79.27
4/27/2012	P. Barbee - Travel	GR TRAVEL	\$412.73
4/30/2012	April 2012 State Payroll Tax	PAYROLL TAX	\$182.06
4/30/2012	April 2012 Payroll Tax Deposit	PAYROLL TAX	\$930.07
Report Total			\$12,365.98

Southern 14 Workforce Investment Board, Inc.
PY11 Admin. Budget

LINE ITEMS	APPROVED PY11 ADMIN BUDGET (7/1/10 THRU 6/30/2011)	PY11 EXPENDITURES 4/30/2012	Available Budget	% of Budget Expended
SALARIES & BENEFITS	192,344	139,436	52,908	72%
RENT /UTILITIES / PHONE	10,200	5,654	4,546	55%
OFFICE	16,232	13,496	2,736	83%
BOARD TRAVEL / TRAINING	8,879	6,728	2,151	76%
GR. STAFF TRAVEL / TRAINING	7,987	5,661	2,326	71%
OTHER (Legal and Accounting)	6,050	6,050	0	100%
ADVERTISING / MARKETING	700	690	10	99%
EQUIPMENT	0	0	0	
MISCELLANEOUS	2,515	953	1,562	38%
EO OBLIGATIONS	267	193		72%
LICENSES & TAXES	30	15		50%
HIGH SPEED INTERNET	900	735		82%
MISCELLANEOUS	1,318	10		1%
IL WorkNet Center	30,761	45,736	(14,975)	149%
TOTAL	\$275,668	\$224,405	\$51,263	

Approved July 12, 2011

Service Provider Reports for April 2012

Title 1 - B Expenditures PY' 11

July 1, 2011 through April 30, 2012

Program year July 1, 2011 - June 30, 2012

Contract Period July 1, 2011 - June 30, 2013

	Adult	Dislocated Worker	In-School Youth	Out-of-School Youth
PY - 11 Funds Available	\$126,606.00	\$75,581.00	\$81,278.00	\$41,869.00
Wabash Area Development PY - 11 funds Spent	\$85,474.24	\$45,474.14	\$37,070.81	\$17,205.94
PY - 11 funds Accrued	\$2,573.20	\$1,323.10	\$2,036.50	\$169.95
Funds Remaining	\$38,558.56	\$28,783.76	\$42,170.69	\$24,493.11
PY - 11 Funds Available	\$137,124.00	\$81,859.00	\$102,676.00	\$52,893.00
Mid - 5 Employment PY - 11 funds Spent	\$25,657.12	\$26,326.40	\$49,482.08	\$25,030.81
PY - 11 funds Accrued	\$47,903.97	\$29,090.31	\$13,555.74	\$9,172.59
Funds Remaining	\$63,562.91	\$26,442.29	\$39,638.18	\$18,689.60
PY - 11 Funds Available	\$158,545.00	\$93,032.00	\$114,303.00	\$58,883.00
Shawnee Development Council PY - 11 funds Spent	\$52,825.03	\$73,265.17	\$34,560.95	\$20,667.65
PY - 11 funds Accrued	\$5,200.00	\$4,700.00	\$1,300.00	\$500.00
Funds Remaining	\$100,519.97	\$15,066.83	\$78,442.05	\$37,715.35

PY - 11 Funds Available	\$422,275.00	\$250,472.00	\$298,257.00	\$153,645.00
WIA # 26 PY - 11 funds Spent	\$163,956.39	\$145,065.71	\$121,113.84	\$62,904.40
PY - 11 funds Accrued	\$55,677.17	\$35,113.41	\$16,892.24	\$9,842.54
Funds Remaining	\$202,641.44	\$70,292.88	\$160,250.92	\$80,898.06

Service Provider Reports for April 2012

CUMULATIVE TITLE 1-B DEMOGRAPHICS (Does not include self assessed services)

July 1, 2011 through March 31, 2012

WorkNet Center Location	Male	Female	White	Black	Hispanic	Asian/ Pac Islander	American Indian	Individuals W/Disabilities	Customers in Follow-up 3-1-11/3-31-12
Cairo (SDC)	63	123	153	31	2	0	0	54	57
Enfield (WADI)	59	77	136	0	0	0	0	24	111
Harrisburg (MID5)	50	46	92	4	0	0	0	34	55
Total	172	246	381	35	2	0	0	112	223

CUMULATIVE TITLE 1-B SERVICES PROVIDED

WorkNet Center Location	Self Assessed Core Services	Assisted Core Services	Intensive Services	Training Services	In-School Youth	Out-of-School Youth	Employers Assisted
Cairo (SDC)	336	120	120	118	50	16	22
Enfield (WADI)	818	96	96	92	31	6	0
Harrisburg (MID5)	2522	42	42	42	48	6	6
Total	3676	258	258	252	129	28	28

BREAKDOWN OF SELF ASSESSED CORE SERVICES

WorkNet Center Location	WIA Inquiries	IDES	TITLE V Older Worker	Community College	Job Seeker	Resource Room/ Computer Usage	Resume	ORS	DHS Project Choice	Other
Cairo (SDC)	32	16	2	0	336	336	0	3	0	6
Enfield (WADI)	110	264	0	0	140	274	30	0	0	0
Harrisburg (MID5)	126	1020	15	0	548	659	134	1	18	1
Total	268	1300	17	0	1024	1269	164	4	18	7

CUMULATIVE BREAKDOWN OF IN SCHOOL YOUTH

County Enrollees	Alexander	Johnson	Massac	Pulaski	Union	Edwards	Wabash	Wayne	White	Gallatin	Hamilton	Hardin	Pope	Saline
Activities	2	9	12	3	24	5	3	13	5	6	19	3	4	16
Career Planning	2	9	12	3	24	5	3	13	5	6	19	3	4	16
Work Experience	2	5	5	3	9	5	3	13	5	4	9	3	4	8

CUSTOMERS EXITED FROM 7/1/11 TO 3/31/12

CAIRO LOCATION (SDC)			ENFIELD LOCATION (WADI)			HARRISBURG LOCATION (MID5)					
	OF TOTAL # EXITED, # THAT OBTAINED CREDENTIAL	OF TOTAL # EXITED, # THAT ENTERED EMPLOYMENT		OF TOTAL # EXITED, # THAT OBTAINED CREDENTIAL	OF TOTAL # EXITED, # THAT ENTERED EMPLOYMENT		OF TOTAL # EXITED, # THAT OBTAINED CREDENTIAL	OF TOTAL # EXITED, # THAT ENTERED EMPLOYMENT			
TOTAL # EXITED			TOTAL # EXITED			TOTAL # EXITED					
Adults	16	7	15	21	18	18	17	15	11		
Dislocated	12	6	11	43	27	35	11	10	10		
YOS	2	1	1	3	3	2	3	3	2		
YIS	18	14	9	16	14	5	20	17	9		
	48	28	36		83	62	60		51	45	32

Service Provider Reports for April 2012

CUMULATIVE BREAKDOWN OF ALL CUSTOMERS (1A, 1D, YOS, TRADE) IN TRAINING

	FCC	WVC	OCC	LTC	KASKASKIA	MCKENDREE	RLC	SIC	SIU	SCC	EASTERN IL	JAL	IVY TECH	PAN AM ACADAMY	SEMO NURSING	CAPE TECH	WEST KY TECH
737 TYPE RATING														1			
ACCOUNTING	1																
ADMIN OF JUSTICE	2	1															
ADVANCED MFG.		2															
AGRI BUSINESS							1										
AGRI MECHANICS							1										
AUTO TECHNOLOGY	4																
BUSINESS ADMIN						1		1									
BUSINESS MANAGEMENT								1									
CARPENTRY																	
CERT. NURSING AIDE		3															
COMPUTER INFO SYSTEMS													1				
COSMOTOLOGY							1										
CRIMINAL JUSTICE																	
DIESEL EQUIP TECHNOLOGY		2						1									
EARLY EDUCATION																	
ELECTRONICS		1															
ELEMENTARY EDUCATION										1							
FISH & WILDLIFE										2							
HEALTH INFO TECHNOLOGY										2							
HEATING & AIR												1					
INDUSTRIAL STUDIES		1															
INFO SYSTEMS SUPPORT	2						1										
MASSAGE THERAPY			1														
MEDICAL CODING										4							
MEDICAL LAB TECH										5							
MEDICAL OFFICE ASST	3	3	3					2									
MEDICAL TRANSCRIPT																	
NURSING	13	20						5							1	1	2
OTA																	
PARAPROFESSIONAL EDUCATION		1								1							
PHLEBOTOMY			2														
RADIOGRAPHY			5														
RESPIRATORY THERAPY					1												
SOCIAL AND HUMAN SUPPORT										8							
SURGICAL TECHNICIAN										1							
TECHNICAL RESEARCH MAN.									1								
TELECOMMUNICATIONS				1													
TRUCK DRIVING		1					2										
WELDING					1												
WIRELESS COMMUNICATIONS																	
TOTAL	25	35	11	1	2	1	8	10	1	24	0	1	1	1	1	1	2

Laura J. Brown

Illinois workNet Center - Enfield
Case Manager: Gayla Hutcheson

When Laura J. Brown became a working mother, she set a new goal to help make her family more self-sufficient. Since Laura enjoyed working as a Certified Nurse Assistant, she decided to continue her education and training in the field of nursing. Laura was referred to the Illinois workNet Center in Enfield by the local community college and became an active WIA participant during August 2003. Her responsibilities of meeting course requirements, serving as an officer with the Student Nurse Association and being a mom to three young children were, at times, overwhelming; but Laura pressed on with determination to become a registered nurse. During her two years of training Laura experienced turmoil and unpredictable situations at home. When she was pregnant with her youngest son, his very timely due date conveniently fell between the fall and spring semesters; but his late arrival caused Laura to miss several training days. Laura kept a positive attitude and persevered to successfully complete her training objectives. She never allowed stressful issues in her personal life to interfere with meeting requirements for the nursing program. Laura energetically took on extra responsibilities and Student Nurses' Association functions. She attended the 2005 Student Nurses' Association National Conference in Salt Lake City, Utah. Laura is also a very active and dedicated Head Start parent. She attends Head Start functions, volunteers and donates many in-kind hours to the program. Laura demonstrates strong leadership abilities and is a terrific role model for any young person entering the workforce or workforce training. Laura J. Brown graduated in May 2005 with an Associate in Applied Science/Nursing Degree. She quickly scheduled and passed her Illinois State Board Exam. Laura is presently employed as a Registered Nurse at St Mary's/Good Samaritan Health Center in Mt. Vernon, IL. Laura has met her goal of self-sufficiency and is a very successfully young single working mother who proves that 'Where there is a will - there is a way'.

Joseph Martinez

Illinois workNet Center - Harrisburg
Case Manager: Ronda Glenn

Joseph Martinez was enrolled in the In-School Youth program on October 4, 2002. He was a sophomore at Hardin County High School. Joseph was struggling with a few of his classes and was enrolled in after school tutoring for four hours a week. He was later enrolled in work experience and worked at Cave In Rock State Park and later worked for Shawnee Development Council's food pantry in Hardin County. At first Joseph was scored average by the supervisor on his monthly evaluations but the longer he worked the better his attitude became.

Before his senior year of high school, Joseph moved out of his mom and step dad's house. He supported his self through odd jobs and the WIA Youth Work Program. Even though he was living on his own he was still able to get to high school and make passing grades. Joseph graduated from Hardin County High School on May 13, 2005. He had taken some welding classes in high school and was interested in going to Southeastern Illinois College for the welding program. He started the SIC program on August 2, 2005. Joseph's first semester at Southeastern Illinois College, he received four B's and one A for his final grades.

Since Joseph really liked the welding program, we arranged for him to work at Rann Welding which is owned by Ryan Rann and located between Eldorado and Harrisburg. Joseph started on December 29, 2005 and was allowed to work 20 hours a week on our program. Rann Welding also worked him additional hours and paid him separately. Joseph worked through our program until he graduated from Southeastern Illinois College on December 14, 2007. Upon graduation, Rann Welding employed Joseph full time earning \$7.50 an hour. During the follow up period of December 28, 2007 to December 27, 2008, Joseph continued to work at Rann Welding with great success.

It has been four years since Joseph completely left our program. He has stayed with the same employer, Rann Welding, and has almost doubled his starting salary. It has been almost ten years since the staff at the Illinois workNet Center - Harrisburg first met Joseph and he has really turned his life around. Joseph has become a husband, a father and a great success.

Elizabeth Bullock

Illinois workNet Center - Cairo
Case Manager: Sharon Volez

Elizabeth Bullock came to Shawnee Development Council, Inc. seeking help to retrain after working at Verizon for 15 years. She was forced to retire but wasn't ready to quit working. Elizabeth wanted to go into the Medical Coding Specialist Field. She tested high on the TABE test and started classes in the fall of 2009 and in May 2010 received a certificate of Coding and Billing and then received the Medical Coding Specialist degree in August 2010.

Elizabeth lived on her PELL grant while attending classes and Supportive Service WIA provided. Elizabeth applied for many jobs and thought that it was her age keeping her from finding anything. During a conversation with her case Manager they discussed the fact that since she was over 55 she could check into the Title 5 (Older American's) program.

Within a few weeks after applying she started as a Title V worker in the Johnson County Office and when an opening as a part time clerk came open she applied for that position. During this time she received help through Shawnee Development Council, Inc. with LIHEAP.

Elizabeth is part time clerk for Shawnee Development council, Inc. in the Johnson County Outreach office.

May, 2012

STUDENT LOANS: WHAT STUDENTS AND EMPLOYERS NEED TO KNOW

In this issue

Students & Employers Need to Know

Are You Getting the Inside Scoop?

Illinois workNet Links

- Grants and Scholarships
- Business Pathway: Training

Other Resources

- Yahoo! Finance
- The Project on Student Debt
- USA Today News
- Huff Post: College
- Manufacturing.net
- The Business Times

STUDENTS & EMPLOYERS NEED TO KNOW

Former Secretary of Labor Robert Reich predicts, "Student loans could be the [next housing bubble](#)." Student loans are a concern for all of us, not just graduates with a mountain of debt. How can current and future students lower indebtedness? Can graduates find help in paying off these debts? Why do employers need to know the laws regarding student loan debts?

[Click Here for more.](#)



ARE YOU GETTING THE INSIDE SCOOP?

Follow Us Using Social Media for Daily Tips!

[Facebook](#), [Twitter](#), [YouTube](#), [FAQ](#), and [LinkedIn](#)

[Click Here for more.](#)



Copyright © 2006 - 2012 Illinois Department of Commerce and Economic Opportunity

Illinois workNet Centers are an equal opportunity employer/program. At Illinois workNet Centers, auxiliary aids and services are available upon request to individuals with disabilities. All voice telephone numbers on this website may be reached by persons using TTY/TDD equipment by calling TTY (800) 785-6055 or 711.

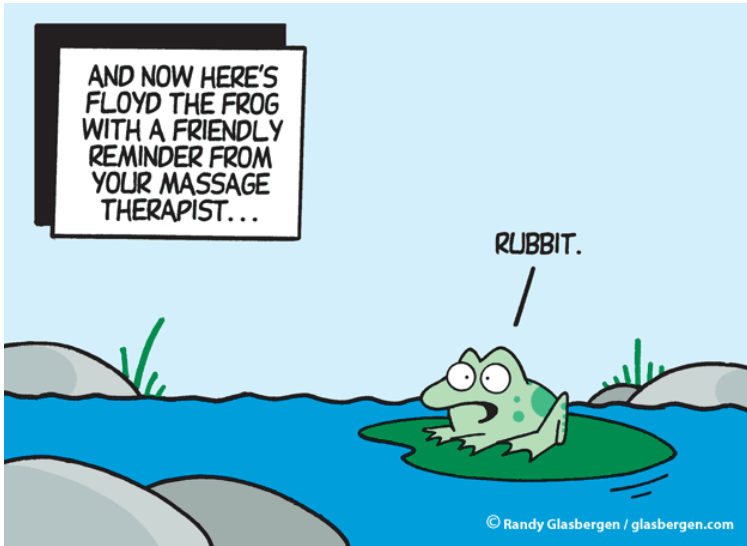
Coming up for June.....

- + Admin Budget
- + May Expenditure Report
- + Service Provider Reports
- + More Success Stories

Give us your ideas.....



What would you like to see
in your newsletter?



So. 14 LWIB, Inc.
PO Box 186
Carmi, IL 62821



ADDRESS CORRECTION REQUESTED

«Title» «First_Name» «Last_Name»
«Company_Name»
«Address_Line_1»
«Address_Line_2»
«City_State__Zip»