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February 2026 Newsletter

Hello,

The name Gateway Community Action Partnership reflects our expanded coverage area, but more importantly, it signifies what we are all about. We are a gateway to success for individuals and families in our community and we achieve those results through actions done in partnership within that very community we serve. So please take a minute to read our newsletter and learn more about Gateway Community Action Partnership and our impact in our communities.

Agency Mission And CAP Promise

The agency's mission is to provide services that improve the quality of life and promote self-sufficiency.

CAP Promise: Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

[Register For The 12th Annual Gateway Golf Classic](#)



Register Today!

Gateway's 12th Annual Golf Classic is 4 months away on June 15, 2026, at the Little Mill Country Club, Marlton, NJ 08053. For more information, contact jcasey@gatewaycap.org OR call (856) 497 -6660

Tax Season Is Here Again!



The 2026 tax season officially opened on January 26, 2026, with most tax returns due by April 15, 2026. This marks another year of filing taxes, and we all want to see a huge return, if possible. [Principal](#) offers 10 ways you can save on taxes in 2026. Click on the link to learn how you can save.

Gateway CAP's Code Blue Of Bridgeton

Code Blue is a winter weather emergency declaration issued when temperatures or wind chills fall to dangerously low levels, usually at or below 32°F, to protect people without adequate shelter. The local authorities, the County Office of Emergency Management (OEM), declare a Code Blue when extreme cold conditions pose a serious risk to life, particularly for the unhoused or those lacking proper heating.

The Code Blue Protocol requires the OEM to declare a Code Blue night, alerting Bridgeton residents experiencing homelessness that the Warming Center will be opening. This information is disseminated citywide, and NJ 2-1-1 assists by referring callers to the Warming Center.

The Bridgeton Code Blue Warming Center operates out of the Gateway Community Action Partnership (CAP) Warming Center, located at 7 Washington Street in Bridgeton, New Jersey.

This essential program for the city of Bridgeton was established by Albert B. Kelly, who serves as the President and CEO of Gateway CAP, and the Mayor of the Great City of Bridgeton.

This winter 2025/26 has seen extreme weather, with many nights reaching below-freezing temperatures. Jenna Harvey, Bridgeton's Code Blue Coordinator, announced that, "this has been the coldest December in 15 years, and the warming center was open 25 out of 31 days in December...with 463 'stays' over the month." Similarly, the month of January had 107 individuals utilize Code Blue overnight, with a total of 1,109 'stays', averaging 27 unhoused persons per night.

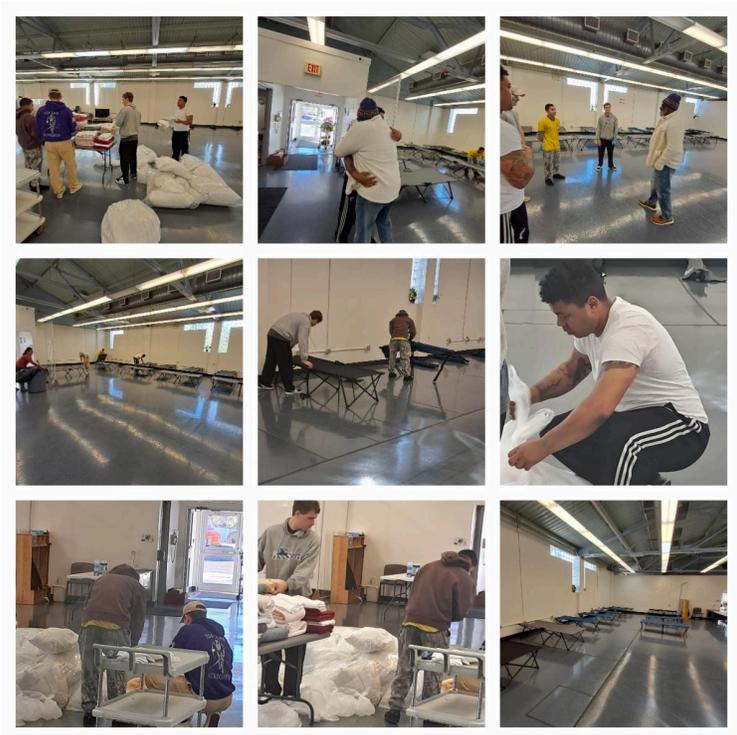
The center is open from 6 p.m. to 6 a.m. (doors close at 9 p.m.) and is managed by Jenna Harvey. She oversees five paid staff members and has received support from 45 volunteers this year. Volunteers have contributed anywhere from a single shift to dedicating over 100 hours of their time by the midpoint of the season. "Jenna is doing a remarkable job; she is holding down the fort very nicely," Kelly said of Harvey. Kelly voluntarily works at the Code

Blue Center when the schedule allows. During December, he was on board for those 25 straight days and repeated the same in January. Harvey noted that Kelly is typically at the center every evening, greeting guests and assisting with check-ins. Clearly, this demonstrates his passion for the program.

Harvey has stressed that, "We are always in need of socks, winter coats, sweatpants and jeans, gloves, and hats... with an ongoing need for prepared dinner donations.

This is a great way for families, churches, and social clubs to bond over giving back to the community."

For additional information, please email Jenna Harvey at codebluebridgeton@gmail.com or contact Denise Todd at (856) 451 6330 Ext. 6622 or email dtodd@gatewaycap.org



Gateway CAP extends gratitude to the US Airmen Volunteers who, in November, prepared the Code Blue Warming Center for the winter ahead.

February Happenings at Twin Rivers Head Start [Center](#)



In February, Gateway Community Action Partnership (CAP) Twin Rivers Head Start welcomed KinderSmile Non-Profit Organization to its center, where they examined the children's teeth and provided dental cleaning services.



During Twin River's parent meeting, Coach Steve Schneider from The Max Challenge of West Windsor was the special speaker. He gave a presentation on maintaining a healthy heart and body.



Gateway (CAP) Twin Rivers celebrated the birthday of our Foster Grand Parent (FGP), Mr. Emerie, who has been a volunteer for 17 years in our Twin Rivers Head Start center.

Salem Family Success Center Hosts Healthy Heart Health Fair



Gateway CAP Salem Family Success Center

deeply appreciates the dedication and adaptability of all who contribute to our mission. We successfully hosted the **Healthy Heart Health Fair**, which featured several vendors who provided valuable resources and information to our community. We truly appreciate the support and dedication shown in promoting heart health and overall wellness on Wednesday, February 11, 2026. Despite the freezing temperatures that caused icy conditions, Gateway maintenance team did an outstanding job of ensuring that the sidewalks, parking lot, and building entrance were properly salted and safe. The safety of our vendors, clients, and community remains our top priority.

State Of New Jersey Press Release - Utility Assistance Pilot Program Launches To Bring Relief To New Jersey WIC Families

In Recognizing the Link Between Health and Financial Security, the New Jersey Department of Health (NJDOH) announced that a Utility Assistance Pilot Program was launched to bring hassle-free assistance to 1,250 New Jersey Women, Infants, and Children (WIC) Families, primarily in Camden County. The pilot program, launched this month, fulfills Governor Mikie Sherrill's commitment to make New Jersey more affordable and streamline government services for residents. Each family would receive a one-time \$200 grant to help pay their utility bills.

The program is funded by the American Water Charitable Foundation and administered by Promise, a technology company specializing in efficient delivery of assistance to low-income populations. Gateway WIC, which serves Camden County, is leading implementation with support from NJDOH.

"My Administration is committed to exploring every option at our disposal to drive down utility costs for New Jersey families," said Governor Mikie Sherrill. "This pilot program targeting WIC enrollees is a great example of the innovative solutions we are bringing to our mission of delivering direct relief for those most in need."

"Healthy families need stable homes, and that includes being able to keep the lights and heat on," said Acting Commissioner of Health Dr. Raynard E. Washington. "This pilot program recognizes what we know to be true: financial security is deeply connected to physical and mental health. By efficiently delivering assistance directly to families who need it most, we're supporting both the well-being of New Jersey's youngest residents and the parents working hard to care for them."

Eligible families are randomly selected to ensure fairness and support an unbiased assessment of the pilot program's impact on the WIC population in Camden County and other selected counties. Recipients can choose to apply their \$200 grant to their gas, electric, or water utility account. No application or additional steps are required.

"For families with young children, the stress of keeping up with utility bills can take a real toll on health and well-being," said Albert B. Kelly, President and CEO of Gateway Community Action Partnership, which operates the WIC program in Camden County. "This pilot removes barriers and gets help directly to families when they need it most. By connecting utility relief with WIC services, we're addressing real-world challenges in a way that is simple, dignified, and impactful."

"Too many New Jersey families are being forced to make impossible choices between keeping the lights on and meeting their basic needs," said Lisa Asare, President and CEO of the New Jersey Maternal and Infant Health Innovation Authority. "This pilot underscores the critical role public-private partnerships play in addressing affordability challenges facing New Jersey families. By bringing together the American Water Charitable Foundation, Promise, and state partners, this initiative ensures assistance reaches WIC-enrolled families in Camden County who need it most. When we support families with young children, we're investing in healthier homes, stronger communities, and fairer solutions to the rising cost of utilities."

“At a time when extreme cold weather is driving up the cost of utilities for New Jerseyans, this assistance will help lower energy bills for Camden families,” said New Jersey Board of Public Utilities President Christine Guhl-Sadovy. “This program demonstrates government agencies working together with the private sector to support residents when they need it most.”

In New Jersey, the WIC program assists over 250,000 individuals each year in accessing healthy foods, nutrition education, breastfeeding support, and referrals to health or social services. To qualify for WIC, a family’s income must be at or below 185% of the federal poverty line, which is an annual income of \$59,478 for a family of four or \$28,953 for an individual.

The pilot program collaborates with participating utilities, including PSE&G, South Jersey Gas, Atlantic City Electric, and New Jersey American Water, to ensure that assistance is provided quickly and accurately. This program combines private philanthropy, nonprofit expertise, and public infrastructure to test a new, scalable approach to utility affordability assistance. The insights gained could guide future efforts to support vulnerable populations throughout New Jersey.

On her first day in office, Governor Sherrill declared a state of emergency regarding utility costs. She noted that the average residential electricity price in the state had risen by over 33% from 2023 to 2025. In her initial executive orders, she instructed the New Jersey Board of Public Utilities to issue bill credits and consider pausing utility rate increases. These actions highlight the administration’s commitment to providing relief to residents who are facing rising costs.

The utility assistance pilot program supports vulnerable families with young children facing utility shutoffs, which can negatively impact their health and stability.

Comunicado De Prensa del Estado De Nueva Jersey Programa Piloto De Asistencia De Servicios Públicos Se Lanza Para Brindar Alivio A Las Familias De WIC En Nueva Jersey

Al reconocer el vínculo entre la salud y la seguridad financiera, el Departamento de Salud de Nueva Jersey (NJDOH) anunció que se lanzó un Programa Piloto de Asistencia de Servicios Públicos para brindar ayuda sin complicaciones a 1,250 familias del programa Mujeres, Infantes y Niños (WIC) de Nueva Jersey, principalmente en el condado de Camden. El programa piloto, puesto en marcha este mes, cumple con el compromiso de la gobernadora Mikie Sherrill de hacer que Nueva Jersey sea más asequible y de simplificar los servicios gubernamentales para los residentes. Cada familia recibiría una subvención única de 200 dólares para ayudar a pagar sus facturas de servicios públicos.

El programa está financiado por la American Water Charitable Foundation y administrado por Promise, una empresa de tecnología especializada en la entrega eficiente de asistencia a poblaciones de bajos ingresos. Gateway WIC, que atiende al condado de Camden, lidera la implementación con el apoyo del NJDOH.

“Mi Administración está comprometida a explorar todas las opciones a nuestro alcance para reducir los costos de los servicios públicos para las familias de Nueva Jersey”, dijo la gobernadora Mikie Sherrill. “Este programa piloto dirigido a los inscritos en WIC es un gran ejemplo de las soluciones innovadoras que estamos incorporando a nuestra misión de ofrecer alivio directo a quienes más lo necesitan.”

“Las familias saludables necesitan hogares estables, y eso incluye poder mantener las luces y la calefacción encendidas”, dijo el Comisionado Interino de Salud, Dr. Raynard E.

Washington. “Este programa piloto reconoce lo que sabemos que es cierto: la seguridad financiera está profundamente conectada con la salud física y mental. Al brindar asistencia de manera eficiente y directamente a las familias que más la necesitan, estamos apoyando tanto el bienestar de los residentes más jóvenes de Nueva Jersey como de los padres que trabajan arduamente para cuidarlos.”

Las familias elegibles se seleccionan al azar para garantizar la equidad y apoyar una evaluación imparcial del impacto del programa piloto en la población de WIC en el condado de Camden y otros condados seleccionados. Los beneficiarios pueden elegir aplicar su subvención de 200 dólares a su cuenta de gas, electricidad o agua. No se requiere ninguna solicitud ni pasos adicionales.

“Demasiadas familias de Nueva Jersey se ven obligadas a tomar decisiones imposibles entre mantener las luces encendidas y cubrir sus necesidades básicas”, dijo Lisa Asare, presidenta y directora ejecutiva de la Autoridad de Innovación en Salud Materna e Infantil de Nueva Jersey. “Este programa piloto subraya el papel fundamental que desempeñan las alianzas público-privadas para abordar los desafíos de asequibilidad que enfrentan las familias de Nueva Jersey. Al reunir a la American Water Charitable Foundation, Promise y socios estatales, esta iniciativa garantiza que la asistencia llegue a las familias inscritas en WIC en el condado de Camden que más la necesitan. Cuando apoyamos a las familias con niños pequeños, estamos invirtiendo en hogares más saludables, comunidades más fuertes y soluciones más justas ante el creciente costo de los servicios públicos.”

“En un momento en que el clima extremadamente frío está aumentando el costo de los servicios públicos para los residentes de Nueva Jersey, esta ayuda contribuirá a reducir las facturas de energía para las familias de Camden”, dijo Christine Guhl-Sadovy, presidenta de la Junta de Servicios Públicos de Nueva Jersey. “Este programa demuestra cómo las agencias gubernamentales pueden trabajar junto con el sector privado para apoyar a los residentes cuando más lo necesitan.”

En Nueva Jersey, el programa WIC ayuda a más de 250,000 personas cada año a acceder a alimentos saludables, educación nutricional, apoyo a la lactancia materna y referencias a servicios de salud o servicios sociales. Para calificar para WIC, el ingreso de una familia debe estar en o por debajo del 185% del nivel federal de pobreza, lo que equivale a un ingreso anual de 59,478 dólares para una familia de cuatro o 28,953 dólares para una persona.

El programa piloto colabora con las empresas de servicios públicos participantes, incluidas PSE&G, South Jersey Gas, Atlantic City Electric y New Jersey American Water, para garantizar que la asistencia se proporcione de manera rápida y precisa. Este programa combina la filantropía privada, la experiencia del sector sin fines de lucro y la infraestructura pública para probar un nuevo enfoque escalable de asistencia para la asequibilidad de los servicios públicos. Los conocimientos obtenidos podrían guiar futuros esfuerzos para apoyar a las poblaciones vulnerables en todo Nueva Jersey.

En su primer día en el cargo, la gobernadora Sherrill declaró un estado de emergencia relacionado con los costos de los servicios públicos. Señaló que el precio promedio de la

electricidad residencial en el estado había aumentado más del 33% entre 2023 y 2025. En sus primeras órdenes ejecutivas, instruyó a la Junta de Servicios Públicos de Nueva Jersey a emitir créditos en las facturas y considerar la posibilidad de pausar los aumentos en las tarifas de los servicios públicos. Estas acciones destacan el compromiso de la administración de brindar alivio a los residentes que enfrentan costos en aumento.

El programa piloto de asistencia para servicios públicos apoya a las familias vulnerables con niños pequeños que enfrentan cortes de servicios, los cuales pueden afectar negativamente su salud y estabilidad.

The Division of Consumer Affairs Is Reminding New Jersey Residents To Be Aware Of SNAP-Related Fraud

SNAP Fraud

Supplemental Nutrition Assistance Program

consumer *alert*

The Division of Consumer Affairs is reminding New Jersey residents to be aware of SNAP-related fraud.

Scammers may call or text asking for your SNAP PIN or EBT card number and promise to help you obtain SNAP benefits or help you get instant cash while you await your SNAP benefits. These scammers are trying to steal your benefits and your personal information. Other scammers may ask you for an upfront payment for help applying for or receiving SNAP benefits; but SNAP assistance is always free. New Jersey urges you to take precautions against these scams.

NEW JERSEY RESIDENTS CAN PROTECT THEMSELVES:

- ▶ DO NOT share your PIN, EBT card number, or other personal information (like social security numbers or bank account information) with anyone you do not know or trust! State agencies and SNAP workers will never ask you for this information over the phone or via text message.
- ▶ Anyone you do not know who offers to help you apply for benefits, obtain cash tied to your benefits, or to release funds is a scammer. You can find help applying for SNAP benefits here - <https://www.nj.gov/humanservices/njsnap/apply/help/>.
- ▶ Check your EBT account regularly for unauthorized charges. You can check your account at NJFamiliesFirst.com or by calling 800-997-3333. If you see any unauthorized charges, change your PIN right away to stop the thief from making new purchases and contact your county social service agency - <https://www.nj.gov/humanservices/dfd/counties/>.
- ▶ Be wary of unexpected phone calls or text messages concerning your SNAP benefits. Never reply to a suspected scammer. If you do not know if a request for

information about SNAP is real, contact your county social service agency.

- ▶ Change your EBT PIN often, at least once a month and right before your next benefits are issued.
- ▶ If you think a call, text, email, or letter is a SNAP-related scam, report it to your county social service agency.

FOR MORE INFORMATION, SEE THE FOLLOWING RESOURCES:

NJ Division of Consumer Affairs -
<https://www.njconsumeraffairs.gov/>

NJ SNAP -
<https://www.nj.gov/humanservices/njsnap/>

Federal Trade Commission -
<https://consumer.ftc.gov/consumer-alerts/2024/05/protect-your-snap-benefits-illegal-card-skimmers>

U.S. Department of Agriculture -
<https://www.fns.usda.gov/snap/stolen-benefits>

Contact the Division of Consumer Affairs at:

1-800-242-5846

(toll free within New Jersey)

or **973-504-6200**

800-242-5846 • N.J. Division of Consumer Affairs
www.NJConsumerAffairs.gov

snap-fraud-alert - 11/03/25



Scammers may contact you, asking for your SNAP PIN or EBT card number while promising to help you with SNAP benefits or instant cash. These scammers are trying to steal your benefits and personal information. Just to remind you, SNAP assistance is always free, and you should be careful of anyone asking for upfront payments. New Jersey urges you to protect yourself against these scams.

For more on the topic, click the link above.

Beware Of Phishing!



What is phishing, you ask?!

According to Wikipedia, phishing is a type of social engineering scam in which attackers trick people into revealing sensitive information or installing malware such as viruses, worms, adware, or ransomware. Phishing attacks have become increasingly sophisticated and often closely mimic the targeted site, allowing the attacker to observe everything as the victim navigates the site and bypasses any additional security measures. It is the most common type of cybercrime, with the Federal Bureau of Investigation's Internet Crime Complaint Center reporting more incidents of phishing than any other type of cybercrime. To learn more about phishing, go to [IBM](#).

The Federal Trade Commission: Consumer Advice also offers information on ["How To Recognize and Avoid Phishing Scams"](#)

Salem FSC Offers Coffee Time And Soup For The Soul



During the cold winter months, from November to February, the Salem Family Success Center offers a free cup of coffee every Wednesday and a cup of soup every other Friday to the community. This service is also available to those waiting in line at the Food Pantry next door at St. John's Pentecostal Church.

Partner Of The Month Spotlight



Gateway Community Action Partnership's (CAP) Partner of the Month for February 2026 is PNC Bank . We thank PNC Bank for all its generous contributions to Gateway CAP.

Gateway Community Action Partnership (CAP) appreciates PNC Bank's generous support. Their commitment to corporate social responsibility is commendable and sets a strong example for other organizations to follow. Philanthropic efforts like these are crucial for enhancing society, and their support will significantly strengthen our initiatives. We sincerely thank PNC Bank for its exceptional assistance and

extraordinary kindness.

Gateway Spring Break College Tour



COLLEGE TOUR

2026

Tour Dates: April 6 to April 11
SPRING BREAK

- Morgan State University, Md.
- Howard University, DC*
- University of Maryland Eastern Shores, Md.
- Hampton University, Va.
- Elizabeth State University, NC
- Fayetteville State University, NC
- North Carolina Central University, NC
- North Carolina A&T University

*Subject to Change

Special Activity:
Charlotte Hornet Professional Basketball Game

COST: \$500.00
1st payment due by **Feb. 27, 2026**
Final payment due by **March 30, 2026**

Mandatory In Person Parent Meeting
Greater Bridgeton FSC, 155 Spruce Street, Bridgeton
Salem FSC, 14 New Market Street, Salem
Glasstown FSC 21 E.Main St., Millville
Monarch Family Success Center 1038 E.I. Chestnut Ave, Vineland

Questions? Call Carole Green at 856-392-5042

PREPARE YOURSELF FOR A POSITIVE FUTURE

Another successful college tour is scheduled during Spring Break from April 6 to April 11, 2026. Parents, some renowned colleges are in the lineup. Don't let your child miss out on an exciting experience!
For more information, contact Carole Green at 856-392-5042.

The Monarch FSC Is Under New Management

Under New Management

As of November 1, the Monarch Family Success Center at 1038 E Chestnut Ave, Ste 235, Vineland, NJ will be administered by Gateway CAP. Gateway will be expanding mobile locations soon.



HOURS OF PROGRAM OPERATIONS:

8:30 A.M. - 2:30 P.M. MON-FRI.

MONARCH FSC WILL ALSO BE OPEN ONE EVENING A WEEK AND ONE SATURDAY EACH MONTH TO BE ANNOUNCED.

CALL US AT 856-462-5810

The Monarch Family Success Center, located at 1038 E. Chestnut Ave, Suite 235, Vineland, New Jersey, is now under new management, effective November 1, 2025. The Gateway Action Partnership is currently providing services and will soon expand its mobile locations. The facility is open one evening a week and one Saturday each month; the days and times are to be announced.

For more information, please call 856-462-5810.

Gateway's Weatherization Program

**Weatherization
Improves Utility
Costs & Health
Outcomes!**



The Weatherization Assistance Program (WAP) efficiently retrofits below standard low-income homes, greatly improving residents' utility costs and health outcomes.



Winter is coming! Are you concerned about your home's energy efficiency? For more information on Gateway's Weatherization Program, please visit <https://www.gatewaycap.org/weatherization> or call (856) 455-5900.

Major Winter Hazards To Avoid

Winter weather presents distinct challenges that can pose serious risks if not properly managed. From cold-weather-related illnesses to accidents caused by ice and snow, recognizing these hazards is the first step in prevention. Below are the most common dangers people face during the winter months:

- **Frostbite:** Protect your skin from freezing temperatures by wearing layers of warm clothing and keeping your nose, ears, cheeks, chin, fingers, and toes covered.
- **Hypothermia:** Dress warmly, limit exposure to the cold, and avoid getting wet. If you must go outside, use a scarf to cover your face and mouth.
- **Road Accidents:** Drive carefully, clear snow and ice from your vehicle, use traction materials, and avoid sharp turns and sudden stops.
- **Home Fires:** Inspect your home heating system, use safe alternative heating options, and never use ovens or stoves for heating indoors.
- **Prevent pipe freezes:** Insulate water pipes with foam sleeves, heat tape, or thermostat-controlled heat cables. When temperatures are expected to drop below 28 degrees Fahrenheit for at least four hours, let at-risk faucets drip to reduce the likelihood of frozen and burst pipes.
- **Weather-Related Injuries:** Prevent falls by wearing appropriate footwear, walking slowly on slippery surfaces, and using outdoor stairways with caution.
- **When shoveling snow, there is a potential for exhaustion, dehydration, back injuries, or heart attacks.** During snow removal, take frequent breaks in warm areas, **warm up** before the activity, scoop small amounts of snow at a time, and, where possible, push the snow instead of lifting it.
- **By taking these precautions, you can reduce the risk of severe winter hazards and ensure a safer winter season.**



Winter Termination Program 2025-2026

Winter Termination Program

If you are having trouble paying your residential electric, sewer and water service bills this winter, the NJ Department of Community Affairs has a program to protect you from having these utilities turned off from

November 15 through March 15

Who is Eligible?

You qualify for protection during this period if you are being helped by one of the programs listed below:

- Federal Home Energy Assistance Program (HEAP)
- Temporary Assistance to Needy Families (TANF)
- Federal Supplemental Security Income (SSI)
- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- General Assistance (GA) benefits
- Universal Service Fund (USF)
- Lifeline Credit Program

OR

You are unable to pay your utility bills because of circumstances beyond your control such as unemployment, illness, medically related expenses, recent death of an immediate family member, and any other circumstances, which might cause financial hardship.

The New Jersey Board of Public Utilities (NJBP), in partnership with the New Jersey Department of Community Affairs (NJCA), announced that the 2025-2026 Winter Termination Program (WTP) is now in effect, protecting eligible New Jersey residents from having their essential utility services shut off during the coldest months of the year.

Running from November 15, 2025, through March 15, 2026, the program prevents the disconnection of electric, gas, water, and sewer services for qualifying residential customers, ensuring that vulnerable customers facing financial hardship maintain access to heat, power, and water throughout the winter season.

For more information, email winter@gatewaycap.org

Welcome to Gateway CAP's New Hires!

Alexis Fledurette - EHS Family Advocate

Jalana Garcia - Sub Teacher Assistant

Janiya Ming - Sub Teacher Assistant

Margaret Hoffman - Lead Program Intake Specialist

Melarie Hernandez Carrillo - WIC Clerk

Romairy Del Orbe Liriano - Sub Teacher Assistant

Sorgalim Colon Vazquez - WIC Clerk

Did you know?



There are ways to pay off multiple debts at once:

Managing debt isn't just about paying down the balances. It's juggling multiple due dates, varying interest rates, and competing financial priorities all at once. Miss just one payment, and you could face late fees or even damage to your credit score. And if you're only making minimum payments, you may stay in debt far longer than you planned.

That's why having a smart, structured strategy for tackling several debts at the same time is so important. The good news is that there are proven methods to help you do exactly that.

So, how can you approach paying off multiple debts effectively, and which strategies work best?

Angelica Leicht on CBS News offers several solutions: one simple method is the debt snowball method. With this approach, you focus on paying off your smallest debt first, regardless of the interest rate, while you continue to make minimum payments on your other debts. Once that smallest balance is gone, you take the money you were paying toward it and apply it to the next smallest debt. This creates steady progress and helps you build motivation early on, making it easier to stick with your debt-payoff plan.

For more options, go to [What are the best ways to pay off multiple debts at once?](#)



Recipes To Enjoy



7 Slow Cooker Dinners For Every Night Of The Week

[Allrecipes](#) offers mouth-watering recipes that can easily be prepared for the family on those cold winter nights
 Click the link above to explore these delicious meals

Free Computer Classes At The Cumberland County Library

March 2026

Cumberland County Library
 800 E. Commerce Street
 Bridgeton, NJ 08360
 (856) 453 -2210
 Ext 26100 or Ext 26101

FREE Computer Classes
 Available to County and non-County residents

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 DOL Students 2:00pm-3:30pm	4 One-on-one Training Please call to schedule an appointment	5 Outreach	6 Learn to Type 10:00am-11:30am	7
8 Learn to Type 2:00pm-3:30pm	9 Word Basics for Beginners 2:00pm-3:30pm	10 Excel Basics for Beginners 2:00pm-3:30pm	11 Excel Basics for Beginners 2:00pm-3:30pm	12 Outreach	13	14 Excel Basics for Beginners 10:00am-11:30am
15 Zoom Basics 10:00am-11:30am	16 Zoom Basics 10:00am-11:30am	17 DOL Students 2:00pm-3:30pm	18 One-on-one Training Please call to schedule an appointment	19 Outreach	20 Computer Basics Little or no Experience 10:00am-11:30am	21
22	23 Google Drive 10:00am-11:30am	24 Google Drive 10:00am-11:30am	25 Zoom Basics 2:00pm-4:00pm	26 Outreach	27 Computer Basics Little or no Experience 2:00pm-3:30pm	28
29	30 C-mail Basics 2:00pm-3:30pm	31 DOL Students 2:00pm-3:30pm	Lab & Class hours are subject to change without notice. Registration is required due to limited seating Walk-ins welcomed but registration is preferred.			

Date	Class	Description
March 4	One-on-one training	Please call to schedule an appointment
March 6 10:00am-11:30am	Learn to Type	Learn to type or improve your typing skills with self-paced, guided practice and techniques that build speed and accuracy.
March 9 2:00pm-3:30pm	Learn to Type	Learn to type or improve your typing skills with self-paced, guided practice and techniques that build speed and accuracy.
March 10 2:00pm-3:30pm	Word Basics for Beginners	A gentle introduction to Microsoft Word for absolute beginners. Learn how to open a document, type and edit text, change simple formatting, and save your work. Perfect for anyone new to Word or looking to build confidence with the basics.
March 11 2:00pm-3:30pm	Excel Basics for Beginners	A gentle introduction to Microsoft Excel for absolute beginners. Learn how to open a spreadsheet, move around the screen, enter simple information, and understand rows, columns, and cells. Perfect for any one new to Excel or looking to build confidence with the basics.
March 14 10:00am-11:30am	Excel Basics for Beginners	A gentle introduction to Microsoft Excel for absolute beginners. Learn how to open a spreadsheet, move around the screen, enter simple information, and understand rows, columns, and cells. Perfect for any one new to Excel or looking to build confidence with the basics.
March 16 10:00am-11:30am	Zoom Basics	This class introduces new users to the essential features of Zoom. You will learn how to join a meeting, use the microphone and camera, open the chat, navigate basic controls, and understand a few simple steps for hosting a meeting.
March 18	One-on-one training	Please call to schedule an appointment
March 20 10:00am-11:30am	Computer Basics—little or no Experience	A gentle introduction to using a computer for absolute beginners. Learn how to turn the computer on, use the mouse and keyboard, open basic programs, and understand simple on-screen buttons and menus. Perfect for anyone with little or no computer experience.
March 24 10:00am-11:30am	Google Drive	Learn easy ways to keep your Google Drive tidy and manage your storage effectively. Discover tips to organize your files and quickly find what you need without clutter.
March 25 2:00pm-4:00pm	Zoom Basics	This class introduces new users to the essential features of Zoom. You will learn how to join a meeting, use the microphone and camera, open the chat, navigate basic controls, and understand a few simple steps for hosting a meeting.
March 27 2:00pm-3:30pm	Computer Basics—Little or no Experience	A gentle introduction to using a computer for absolute beginners. Learn how to turn the computer on, use the mouse and keyboard, open basic programs, and understand simple on-screen buttons and menus. Perfect for anyone with little or no computer experience.
March 30 2:00pm-3:30pm	G-mail Basics	Learn how to send and receive emails, attach documents, save and delete items in the cloud, use spell check, add a signature, schedule messages, format your email, and manage unwanted messages by deleting or blocking them. You must have a Gmail account and password, or call to make an appointment to create one before class.

Are you looking to enhance your computer skills or learn new ones? Cumberland County Library offers free computer classes every month. The March schedule is attached. These classes are open to both county residents and non-residents.

To register, please call (856) 453-2210, extension 26100.

OR

Email: www.cclnj.org

Upcoming Notable Dates In March

St. Patrick's Day - March 17

Contact Us Today

Gateway Community Action Partnership

110 Cohansey Street
Bridgeton, NJ 08302
Phone: (856) 451-6330



Gateway Community Action Partnership | 110 Cohansey Street | Bridgeton, NJ 08302 US

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