

Build In Style

women's fashion fundraising event

Our 7th annual Women's Fundraising Event, Build In Style took place on October 11th from 4-7pm in our ReStore. Our night kicked off with a warm welcome from president and CEO, Rochelle Sibbio, and Cherise, WQMX host and honorary event chairwoman. Guests enjoyed shopping, fashion, socializing, raffles, and fun!

There were great deals on jewelry, clothes, shoes, purses, and accessories. The night's entertainment was a future homeowner children fashion show! The kids participated on the red carpet showing off looks. These kids strutted the runway while accessorizing with event merchandise.

The event proceeds support future homeowners and support our mission of making a difference in the Summit County community.



We want to thank everyone who made this event possible. A huge thank you to Connie's Collection, Gerri's Closet, and The Hourglass Boutique for the very generous donation of quality clothing, shoes, purses, and accessories. Thank you to Oregon Corners Florist for the flower donation. Thank you to our Sponsors; Wells Fargo Advisers, Myers Industries, Charles Schwab, Huntington, Cohen & Co, and Medical Mutual. As well as a thank you to all our event donors. Keep a lookout for Build in Style in the fall of 2023!

**50%
OFF**

**huge
sale**

**extra 50% off all
ARHAUS items**

October 1st thru Thanksgiving



ARHAUS®

ARHAUS furniture ONLY. Excludes purchase to resell items, paint, area rugs, and fasteners.
Some restrictions may apply. See staff for questions and additional details on discount. Only valid at the Summit County ReStore.



Hopeful Changes for Student Loans

By: Kim Kerr, Family Services Manager and QLO

In 1982 college tuition for a student commuting living at home at The University of Akron was about \$2,000.00 per year. In 2022, college tuition for a student commuting to The University of Akron is about \$12,000.00 per year. "Even factoring in inflation", according to WH.GOV, "tuition has nearly tripled." Pell grants used to cover almost 80% of the cost of tuition. It now only covers roughly a third. The Department of Education claims the average undergraduate student with loans graduates with approximately \$25,000.00 of student debt. This debt is causing the middle class to have a difficult time with monthly payments causing them to live paycheck to paycheck and having a difficult time saving for retirement and even buying a home. Many of the individuals with student debt didn't even earn their degree because of the expense of a college education. President Biden made a campaign promise to provide student loan relief and he and the Department of Education have announced a three-part plan to help.

First, the "Department of Education will provide up to \$20,000.00 in debt cancellation to Pell Grant recipients with loans held by the Department of Education and up to \$10,000.00 to non-Pell Grant recipients.

Borrowers are eligible for this relief if their individual income is less than \$125,000.00 or \$250,000.00 for married couples." Due to COVID, student loan repayment had been paused. The pause has been extended until December 31, 2022. Payments will resume in January of 2023.

Second, The Department of Education is proposing a new income-driven repayment plan that will cap monthly payments at 5% of a borrower's discretionary income rather than 10%. For income-driven repayment, they take into account the difference between income and the federal poverty line along with family size. This guarantees that no borrower earning under 225% of the federal poverty level will have a monthly payment. Beginning summer of 2023, borrowers will be able to allow the Department of Education to automatically pull their income information avoiding the need to recertify income annually. The Department of Education also is fixing the Public Service Forgiveness program. There is a proposal that borrowers who have worked at a non-profit, education, in the military, or in government receive proper credit toward loan forgiveness including non-consecutive service.

The final part of this plan is to reduce the cost of college and hold schools accountable when prices are increased. The President would like to double the maximum Pell Grant and also make community college free. The American Rescue Plan allows this debt relief to be tax-free for income tax purposes. There are some legal challenges being brought against the Biden administration's student loan forgiveness. Therefore, acting swiftly is important. To apply, go to www.studentaid.gov. In the section on student loan debt relief, click "apply now". You will need to give your name, social Security number, date of birth, phone number and email address. Review the rules and confirm that you are a match. Click the box that confirms that the information provided was true and click submit.

I hope that you will find this information helpful. Due to the legal challenges, this information is the best information that I have to date, October 22, 2022. According to <https://www.cnn.com/amp/2022/10/17/education-department-student-loan-relief-application-is-in-beta-trials.html> if you apply prior to mid-November and you qualify, your debt should be canceled by January 1 which would be a wonderful Christmas gift. Best of luck.

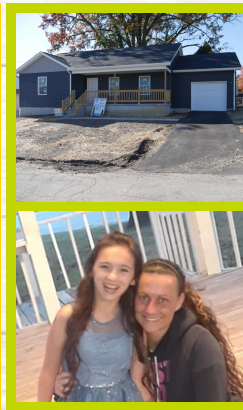
<https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/24/fact-sheet-president-biden-announces-student-loan-relief-for-borrowers-who-need-it-most/>
<https://www.debt.org/students/loan-forgiveness/>



Goodyear Hts. Build
with **James**



Lakemore Build
with **Dave**



Lakemore Build
with **Cheyenne**



Cuyahoga Falls
Build
with **Passang and
Sushmita**



Highland Square
Build
with **Danyale**



North Hill Build
with **Karma and
Tula**



You Are Building Homes in the Summit County community!

Your donations and volunteer time are helping build these four homes for local families in Summit County. Continue to support these builds and provide affordable housing for deserving families!

**15
year
anniversary!**



2301 Romig Road



2007 grand opening



1020 Canton Road



Celebrate With Us!

Saturday, November 12th

**Summit County
ReStore
15 Year Anniversary**

Special Savings

Spin the wheel to save either 5%, 10%, or 15% your total purchase, no exclusions!

Enjoy Treats

Cookies and hot cider will be available for shoppers, while supplies last.

Thank you to every donor, shopper, and volunteer who has supported the Summit County ReStore during the past 15 years! We have come so far from our grand opening at 1020 Canton Road in 2007. This location allowed us to offer the community affordable furniture, home furnishings, and appliances which we continue to offer today. Thanks to a \$2M capital campaign, we were able to grow into our current location at 2301 Romig Road which not only hosts our ReStore but our construction warehouse and all office space. All monies from the sale of items in the ReStore support building and repairing homes in our community.

DIY Desk Project

Summit County ReStore has a great selection of desks! For this flip project, all you need is a writing desk and a drawer. This repurposed writing desk is the perfect way to add additional storage or decor in your home. You can also find paint in our ReStore to finish the project. Come check out our ReStore Wednesday through Saturday!

Follow the link for more project details.
Project from My Repurposed Life

<https://www.myrepurposedlife.com/navy-blue-writing-desk-hutch/>





SAVE 25%
November 2022

Expires: November 30th, 2022

Excludes NEW items and Arhaus furniture. Excludes all online items. Cannot be combined with any other promotions. ONE-TIME USE PER CUSTOMER. Must show coupon at checkout to receive discount. Some exclusions may apply. Only valid at the Summit County ReStore at 2301 Romig Rd. Akron, OH.

ReStore Donation Highlight: NEW little tikes playsets

NEW

\$250 each

hundreds available
for sale!

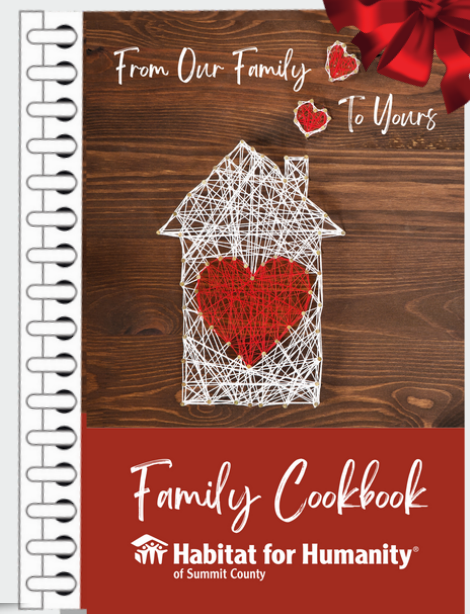


Cookbook and Calendars for Sale!

Perfect stocking stuffer for the holidays

We have the perfect stocking stuffer for you this holiday season! You can purchase your copy of the Habitat Family Cookbook for \$10 and the Habitat 2023 Calendar for only \$5!

Sales from our fundraising cookbooks and calendars will support our programming of building and repairing houses for deserving families in Summit County. Purchase these items for a limited time only at Summit County ReStore!



A Prayer for Election Day

Father God, good leaders, come from you. Lord, this nation needs leaders with discerning hearts and wise minds. We come to you today asking you to give us wise leaders that will lead this nation in the right direction. Remove wrong people that are corrupt and living against your word from influential positions. Let our leaders be people who honor your holy name for it is only from you that they will get true wisdom. It is in the mighty name of Jesus that we believe and pray, Amen.

Source: <https://connectusfund.org/13-best-prayers-for-the-nation-and-its-leaders#:~:text=Father%20God%2C%20good%20leaders%2C%20come,your%20word%20from%20influential%20positions.>