

Rose Mason is a disabled single parent with two sons. She knows that single parents need financial information and that there are few sources available for them. She has compiled the Single Parents' Cash & Sources Guide so that single parents can improve their status and self-esteem. They can have access to sources that can help them financially, socially, spiritually, and politically. Ms. Mason has had a variety of jobs that include working as a copy aide for the Washington Post newspaper, secretary for the American Red Cross and office manager for the Washington Center for Learning Alternatives (WCLA). She enjoys writing song lyrics and has won awards and recognition for her song lyrics and jingles. Currently, she is writing a series of children's books. Her website is: <http://www.SingleParentsCashAndSourcesGuide.com>. Her email address is: [mwhite57@aol.com](mailto:mwhite57@aol.com).

### **The Single Parents' Cash & Sources Guide Compiled by A Disabled Single Parent**

Life does not prepare one for being a disabled single parent at 42 years of age. Life starts you out dreaming of the day you will get married and have that boy and girl and own the two-car garage home. Visions of a fairy tale wedding are uppermost in your mind. But, always life gives us the unexpected. We get surprises - sometimes happy and sometimes sad.

I had no idea of what was going to happen when someone in my office showed us a t-shirt with the slogan, "I'd Rather Be Forty Than Pregnant". Like everyone else I laughed about it and thought no more about it.

Then, I met a musician and after dating for a couple of years much to my surprise I became pregnant at 42 years old. Fortunately, the pregnancy and delivery was without complications and I had a healthy baby boy.

But, while my classmates were showing me pictures of their grandchildren I was sharing pictures of my newborn baby.

The year before my pregnancy I had become disabled. Now, I was a disabled 42 years old single parent mother living on fixed income.

Immediately, I began searching for more ways to earn extra income. During my quest for information I discovered a number of helpful sources for single parents. Thus, the Single Parents' Cash & Sources Guide was born out of frustration and the desire to help provide single parents with information that cater to their financial and other needs in a book format. Therefore, it has grown from only a few pages to a book packed with vital sources that single parents can use.

If you are abused there is the Survivor Program that offers treatment of sexual abuse. Also, the National Committee For Prevention of Child Abuse is a non-profit organization that has support groups for parents who are frightened by their own violent behavior.

Perhaps, you are a single parent who is looking for a book that will give you guidance about divorce and custody rights; or raising your children alone without a father; coping in a single parent home; how to collect child support. Some good sources are listed in the Single Parents' Guide that the Parents Without Partners Bookstore offers. Then, there are books for the body, mind and spirit that One Spirit has and The Black Woman's Guide to Financial Independence is a source for the African-American woman that is very helpful.

You may be a single parent with ambitions of starting your own business whether in the home or outside the home. The Working Women's Survival Show that is the largest women's consumer show in the nation is a great way to network and establish contacts and leads. Another business source is The Ewing Marion Kauffman Foundation that fosters mother/daughter entrepreneurship through a program called MADE-IT (Mother and Daughter Entrepreneurs in Teams. Participants attend a week-long seminar on starting a business and receive ongoing counseling.

Single parents can find out how to get a free trial subscription to Home Business magazine. There are work-at-home resources such as the Home Business Institute, Inc. that is a clearinghouse for home-based business information, services and benefits. The Work-At-Home Sourcebook lists over 1,000 home job opportunities. Author Gwen Ellis gives you 101 Ways To Make Money At Home in her book. Homework is a quarterly Christian Newsletter for home business owners.

If you are having problems collecting child support there is a law firm devoted to collecting past due child support and alimony (spousal support) nationwide. They represent you based on contingency fees. Many other child support sources are cited, also.

The Children's Defense Fund says their mission is to "leave no child behind" and to ensure every child a healthy start, a Head Start, a safe start and a moral start in life and successful passage to adulthood with the help of caring families and communities. They pay particular attention to the needs of the poor and minority children and those with disabilities.

Most single parents can use financial assistance for their children. There are child sponsorship agencies that will list your child as needy and get someone to provide financial assistance.

Are you on welfare and ready to take the challenge of looking for a job? The Bottomless Closets have locations around the country. Their mission is to promote economic self-

sufficiency by providing business clothing and career development skills to job-ready women on assistance who dress for success with help from volunteer "personal stylists".

Do you need to expand your support groups? There are support groups and networks such as Divorce Care, National Organization of Single Mothers (NOSM), Parents Without Partners, Single Mothers By Choice, Sole Mothers International, M.O.M.S., Single Parent Dads, Hope Network for Single Mothers, Mother's Home Business Network and At-Home Dad network that offers support and a variety of resources and services to the single parent.

Foundations that provide welfare assistance to needy persons such as single parents may help with general living expenses such as food, clothing, rent or aid for handicapped and disabled children to help pay medical and educational costs.

The Ms Foundation For Women has a collaborative fund for women's economic development and provides small, low-interest loans to women who otherwise might not find the capital to start or expand a business.

Bill & Melinda Gates Foundation gives scholarships for academically talented African-American, American Indian/Alaska Native, Asian Pacific-American, and Hispanic American students in severe financial need.

The Money For Women/The Barbara Deming Memorial Fund provides small grants up to \$1,000 to individual feminists active in the arts, e.g. writers, playwrights, musicians, dancers, artists, etc. whose work is directly related to women's needs, problems, concerns, etc.

If a single parent has a terminal illness such as cancer, heart disease, Aids, etc. she may sell her individual or group life insurance policy tax free and get immediate cash. She may receive from 40 - 85% of the policy amount. Organizations such as the National Association for the Terminally Ill and Benefit Advocates contact information are given in the guide.

Many single parents find it hard to get loans. If you are a single parent female executive then the National Association for Female Executives offers members \$5,000 to \$50,000 in venture capital and members have access to low-interest loans. Likewise, the Wells Fargo Bank has a loan program for women business owners. They will help women-owned businesses nationwide secure the capital they need to grow and prosper. They have loaned over 1 billion each year to women-owned businesses.

There are many publications single parents have access to give them timely information such as the Single-Parent Family Magazine, Single Mother Newsletter, Priority Parenting, The Positive Prospector, Hip Mama, Black Parenting Today, and Moms On Call.

Get help on your telephone bill with Lifeline and Link-Up and get free glasses from Lenscrafters, Vision, USA and the Pearl Vision Foundation.

Most single parents need support from many others in order to function at their very best. Since most single parents are women there is a need for help from other women. There are plenty of women's groups who help other women such as the American Association of University Women, American Women Economic Development Corporation, National Association of Black Women, National Organization For Women, National Association Of Minority Women in Business, National Women's Business Council, Resourceful Women, Women's Collateral Funding, Inc., Women's Equity Fund, Women's Funding Alliance, Women's Funding Network, Women For Women International, Women Incorporated, Women's Resource Center, Women's Way, The Women's Association For Women's Alternatives, National Association Of Women Business Owners, Sisterhood of Black Single Mothers, and Women In Self-Help, Displaced Homemaker Program.

Single parents with teens or pre-teens should know there are groups available such as America's Promise that provides a better life for kids and the Children's Aid Society that provides services to improve the quality of life for children. The Children's Scholarship Fund provides partial tuition assistance for low-income parents to send their children to private and parochial schools of their choice. Other groups are Dads and Daughters (DADS), Boys and Girls National Hotline, Girls, Inc., and Runaway Youth.

Additional sources for single parents is the Guide To Federal Government Sales, a publication that describes 17 different federal sales programs, provides addresses, phone numbers and website references and includes an index of many of the items available such as cars, office equipment, etc.

One of the country's best kept shopping secrets . . ." Oprah said is the Unclaimed Baggage Center that brings truckloads of unclaimed airline passenger property such as fashions, cameras, jewelry, luggage and sporting goods.

Author's Bio