



Journeys to  
Family Self-Sufficiency  
Phase II

*Journeys*  
*to*  
*Family Self-Sufficiency*

PHASE II

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Burnside Gorge Community Association

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## Introduction

When I completed my university degree, I never took a moment to acknowledge the significant goal I had accomplished. Instead, I lost sight of the journey I had been on and immediately put pressure on myself to achieve the next objective. It is only now that I look back and recall the various challenges and hardships I endured and the perseverance I demonstrated along the way. Completing that degree was not just about going to classes and maintaining my grades; it involved juggling and prioritizing the demands of family, school and work; trying to keep afloat with my family's finances; maintaining a home; taking care of my health; and trying to squeeze in some form of social life. Most importantly, it involved constantly reassuring myself that I would one day succeed in reaching my goal. I learned that it was not the magnitude of the accomplishment that mattered; it was the blood, sweat and tears I put out in achieving that accomplishment!

Working in the Family Self-Sufficiency (FSS) Program has given me the opportunity to be in the fortunate position of witnessing the strengths and perseverance of others on their personal life journeys. It is both encouraging and rewarding to come to work each day knowing that I will be inspired in some way by the Participants I work with. Being with such individuals has motivated me to take time to both recognize and celebrate what I have gained so far on my own journey.

My purpose in organizing this booklet is to capture some of the personal experiences of those who have worked so diligently in moving toward their life goals. My hope is that this small compilation of stories and quotes will not only inspire others but that it will encourage FSS Participants to stop and take a moment to embrace and rejoice in each of their successes and accomplishments. *(cont'd)*



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I would like to express my gratitude toward the Participants who took the time to share their experiences for this booklet and wish all the FSS Participants peace, health and happiness on their journeys.

*"Every day you may make progress. Every step may be fruitful. Yet there will stretch out before you an ever-lengthening, ever-ascending, ever-improving path. You know you will never get to the end of the journey. But this, so far from discouraging, only adds to the joy and glory of the climb."*

*~Sir Winston Churchill*

Heather Johnson  
~FSS Family Advisor

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## History of the Family Self-Sufficiency Program

The Victoria Family Self-Sufficiency (FSS) Pilot Program was based on a Family Self-Sufficiency program model in the United States. Jill Savage of Pacifica Housing was intrigued with the model because it supported families living in subsidized housing and helped them to become financially self-sufficient. In fact, many individuals in the program were able to purchase their own housing. Jill wondered if this program could work in Victoria, especially with the high price of housing. She decided to look into the program further. Jill discovered that there were over 1400 FSS programs throughout the United States. Some of the programs worked well and some did not. So she wondered, what would a "made in Canada" Family-Self-Sufficiency model look like? BC Housing granted the funding needed to answer that question through a research and feasibility study.

This study was carried out with the help of a local advisory committee. Out of this work came the nucleus for the Victoria FSS Programs:

- Victoria FSS Pilot Project 2002-2005  
(40 Participants)
- Victoria FSS Program-Phase II 2005-2008  
(100 Participants)
- As of the date of this publication (July 2008), recruitment and planning are underway for a new Victoria FSS Program-Phase III 2008-2011  
(75 Participants)

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## Journeys to Family Self-Sufficiency Phase II

A journey can be described as a passage, a crossing, a tour or an expedition, and all imply movement and a plan as well as a destination.

When we embark on a journey, we do not always know where we are going or what will happen along the way, which direction to take, or the supplies (tools, skills) and support necessary to meet the requirements of the journey.

The Family Self-Sufficiency Program is that type of journey – a journey with many diverse destinations and each journey as unique as the individual embarking on it. Many Participants had no idea where they would end up or what their desired destination would be or could be. New possibilities were seen as real life choices with the right support in place. Participants started to believe in their own life goals, for example, finishing their grade twelve and going on to university, or getting full-time employment that valued them as an individual. Breaking these goals down into manageable steps created a sense of confidence and accomplishment for Participants as they enlarged their own definitions of themselves and the successes they were capable of achieving.

The financial literacy skills provided Participants with the tools to get a hold of their finances and enabled them to face financial fears that had been holding them back from moving forward and setting realistic financial goals. Participants met with Family Advisors and fellow sojourners to explore possible futures and begin to map out the directions and actions needed to reach those goals. Every step of the journey was taking on new ground and stepping up to the challenge that presented to them in everyday life, one step at a time. *(cont'd)*

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Time is a support in itself and because this is three-year journey, the time facilitates relationship-building between the Family Advisor and the Participant. The trust that is built in those relationships allowed the right kind of supports to be developed with Participants over time. Then when everyday life is further challenged by illness, financial and/or family crisis, Family Advisors are able to see Participants through those rough patches and carry them onto the next phase of their journey to self-sufficiency. Sometimes those challenges seemed daunting and extra support was needed to keep on track, because without those supports, even the best efforts people make to move forward in life can be sabotaged.

Every Participant's journey is marked by the challenges and effort that it took them to reach their destination. The most important part of any journey is the learnings that are taken forward into life that provide a foundation for the next challenge. It always takes courage to move forward in life and every Participant in this program had the courage to stay the course and reach forward towards a better life.

Congratulations to all sojourners along this path to self-sufficiency.

Colleen Wolfe  
~FSS Program Manager

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## What is the Family Self-Sufficiency Program?

The Victoria FSS Program is a voluntary, comprehensive program for tenants living in subsidized housing. Participants are offered support as they work towards self-sufficiency. They develop new skills, access a range of services and receive financial incentives. The program is life changing.

The goals of the FSS Program are to...

- Increase self-reliance
- Build financial knowledge
- Increase financial stability
- Develop community connections

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## Key Elements of the Family Self-Sufficiency Program

- Opportunities to build savings
- Family Advisor and Financial Advisor working one on one with each Participant
- Goals and action plans co-developed by Participants and Advisors
- Educational and community building meetings
- Financial planning and budgeting sessions
- Community input through an Advisory Committee
- Networking and community connections

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## A Bittersweet Goodbye

When I was told that Participants from the FSS Pilot were welcome to come back for Phase Two of the program, I was thrilled. I felt I needed the ongoing support and resources that had been such a huge part of achieving my goals in the two years I was a part of the Pilot.

That Fall, my mother had a major heart attack and underwent emergency bypass surgery. Her recovery was slow and torturous. She fought for her life during that Fall and Winter but died the following February of an unrelated infection due to a fall.

I was encouraged by Kamaljit, my wonderful Family Advisor, to take all the time I needed to mourn my mother and begin to heal. My goals became centered on self-care and maintaining the goals I had already achieved. I am so grateful for Kamaljit's sensitivity and wisdom and the flexible nature of the FSS Program during that very critical time in my life. I feel that this individual tailoring to a person's needs and the recognition of the time it takes for real change to happen is one of the best aspects of the FSS Program.

When Kamaljit left the program, I was afraid that a new Family Advisor might not understand and respect my journeys as Kamaljit had. I was also sad to say goodbye to someone I had grown to trust and respect so much. My worries were unfounded, however, as Heather has done a great job of stepping in and carrying on with her own gentle wisdom.

Thanks to the support of two great Family Advisors and Trudy's help in dealing with my student loan, I feel ready now to fly solo. I leave the FSS Program with so much more confidence in my abilities and a clear understanding of how to set and achieve goals.

Thanks to all of you who have given of yourselves so tirelessly and generously. I'm sad and a little apprehensive to leave, but I am looking forward to the future where I'll carry your wisdom, strength and commitment with me always.

~Valerie, FSS Participant

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## A Bright Future

It's been six years since the beginning of what I believe to be one of our society's most important programs for low-income families, the Family Self-Sufficiency (FSS) Program. Through the FSS Program, families are able to access aspects of our community that may not have been so easily accessed on our own such as; family advising, financial and debt advising, support of others who are in the same or similar situations, legal advice, business support and much more.

When I started the program I was working in a dead-end job and was very unhappy with everything. I owed money to bills, drove a beater of a car and cleaned other people's houses three days a week for only \$10 an hour. I can honestly say it was not enough to live on. I met my Family Advisor and a weight was lifted instantly. I finally had someone to talk to who was interested in what was going on in my life. This was one of the most important times for me – the one-on-one advising. My Family Advisor kept me grounded and focused on changing what was making things hard for me. In these sessions I grew up, I took responsibility for myself and I saw what potential I had to start my own business.

When I made the decision to start my own business, I was scared. I had no idea what I was doing and if it was even going to work. Every time I saw my Family Advisor, I got a boost of new assurance...this was going to be a good thing. And, sure enough, it panned out. I acquired my own cleaning clients, some of which I met through the FSS Program. I also met people through networking, a skill I learned while in the program, and some through my business cards, again thanks to FSS.

With the help of the people in the program, I obtained the knowledge I needed to get on my own two feet and start. Through being self-employed, I made the discovery that I am much happier now that I am working for myself. I love my job now and not much had to change, just who was running it...ME! Now I have branched off and I started a side job doing patio pots for people. All this started with support and the networking skills I obtained in the FSS Program. *(cont'd)*

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My success story, I'm sure, is only one of a hundred to come out of this program. I feel there is a need for these types of programs in our society while housing and the cost of living is on the rise and income is staying low. We all need a little light now and again and the FSS Program was that light which guided me to the better life I live now. Thanks so much to all who I have met through this program. There is a future for the FSS Program and it's bright, so you better get your shades!

Much Love,  
~Starre Simpson, FSS Participant



"...The contribution to childcare costs offers support to me beyond the financial piece, which by itself is so very helpful. This financial savings translates into things like stress free purchasing of new shoes or a winter coat for my child who seems to be growing at a pace I can't keep up with! Receiving this support also contributes to my sense of ease and community, imagining that other people also value quality childcare for my son, which, for me, both provide immeasurably towards my overall health and well-being. I know that when I am at ease I sleep better and when I am well rested I make better decisions and model a calmer more peaceful way of parenting with my child. Having a safe (both physically and emotionally) and fun place that my child wants to be in after school allows me to continue working towards supporting my family in sustainable and lasting ways by freeing up brain space to focus on whatever task is at hand, be it part time work, completing an assignment or studying for an exam. I hope this helps others to understand how such a seemingly small monthly financial contribution actually reverberates into all areas of my life, providing support in so many ways as well as financial."

~FSS Participant

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## Empowerment

Before the FSS Program, Danie was living paycheck to paycheck. She had just declared bankruptcy and was making immense payments on a vehicle each month in order to commute to her job in the Western Communities. She describes life at that time as being difficult and felt like she was always struggling with her finances and anxiously anticipating pay days. When Danie received the flyer in her mailbox that advertised the FSS Program, she thought the flyer was inviting, interesting and not belittling in any way. She was curious to find out what the program was about and thought it would be silly not to take advantage of it. Danie felt like she had nothing to lose at that point. After being accepted into the program, Danie articulated that during her first meetings with her Family Advisor, she felt guarded and shameful about her financial situation. She describes the FSS workshops as tough in the beginning, but she expressed that the more she heard about other FSS Participants being in similar situations, the better she began to feel. Danie realized she no longer needed to hold onto her shame and started to build confidence. Some of the most difficult challenges she faced included accepting direction, valuable resources and support. Danie had to overcome her fear of reaching out for help and letting go of the unrealistic expectations she had for herself.

Being in the FSS Program has positively influenced both Danie and her son. She says that the program has made the two of them more aware of the difference between "needs" and "wants". Danie claims that her ability to effectively manage her finances has made family nights more enjoyable, as she and her son have money for the "extras", such as having dinner out and renting movies. Overall, Danie says that the program has helped her and her son in terms of communicating and learning. She says that her inner changes have in turn influenced and inspired her extended family as well, as they see her as being organized, together and driven. Danie has learned that she is capable, accountable and a lot smarter than she originally gave herself credit for. The FSS Program has empowered her both emotionally and financially, and she is proud to now be free of debt, shame and desperation. (*cont'd*)



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Danie thinks the FSS Program is a very "do-able" program, as the meeting times are flexible and child care costs are subsidized when she is in need. Danie said that it is very empowering to be around other successful Participants and to witness the progress they have made. She says the program is the best thing she has ever done, as it helped her take charge of both her emotions and her finances. While the IDA savings and Escrow monies have made life for Danie so much easier, she claims that the FSS Program is not about the money. Danie says that if you have the opportunity to make yourself a better person, that's priceless!

~Danie, FSS Participant



"I do a lot more laughing now. I'm having a great time, and I have really good positive energy."

~FSS Participant



"[Being in the program] has been a grace for me. I can concede that fact that I can go after my goals and I can get it and I can do it."

~FSS Participant



"The FSS program has helped me and my daughter in so many ways, but what I am most grateful for are the resources that are available to me from my Family Advisor and the huge network of contacts available through the FSS Program. I feel very lucky knowing that when something bad happens or an unexpected obstacle is placed in front of me, that I have someone to help me work through these things. Just having someone to talk to makes a potentially large problem manageable and therefore assists me in being successful with my goals."

~Adrienne Carlson, FSS Participant

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## Facing Fears

Before the FSS Program, my family and I were living from paycheque to paycheque. I was in debt and feeling somewhat hopeless about getting those debts paid off. They were a heavy weight that I carried daily. I had little skill in saving money, making scheduled payments, handling debtors so they would be respectful to me, or even having a spending plan. I spent my money till it was all gone, then I panicked because I had no money, and used my credit card. It was a continuous cycle and it was impossible for me to get ahead. I had an uneasy relationship with money that through FSS I discovered was part of an emotional block based in my childhood.

When I first heard about FSS I jumped at the opportunity to get involved. At first it was just the allure of having whatever money I saved matched, but really it became much more than that. It became about going to workshops and meeting other people just like me, with similar problems, but also with similar dreams. It became more about developing friendships and about changing negative beliefs I had about myself, and about money.

The most difficult aspect of the program for me was scheduling the workshops and meetings into my already busy schedule. Sometimes it was hard for me to get out the door; but once I got there I was ever so glad I went. It was also hard for me to look at myself, to look at my own spending behaviour and the reasons for spending, or overspending. I knew I was irresponsible with money, and spent a lot of energy feeling ashamed of myself, or blaming myself for not being further ahead. Shaming and blaming have no place in the FSS program, they are not welcome.

If I wasn't involved in FSS, there is no way I would have saved this money on my own. The IDA/escrow money will help my family and I as a means to have a down payment on our home. I don't know when that will be, but it will happen. I am most proud of facing my fears by getting the help I needed to get through my 'stuff' and develop my own sense of self worth. This important step has enabled me to have a new relationship with money. (*cont'd*)

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## Getting Started ~ A Young Entrepreneur's Story

*Like mother like son; an entrepreneur is born. Alisa Shebib, a former participant of the Victoria Family Self-Sufficiency Pilot, has taught her son well by supporting his entrepreneurial spirit and challenging him to think big! With a great deal of creativity, her eleven-year-old son increased his financial asset by 250 percent in less than a week, and in the process, he learned that one of his treasured dreams really is possible. He is now well on his way with a five-year goal. Here is Max's 'summer of 2007' experience as relayed by his mom...*

My son Max spends a few weeks with his dad every summer and this year they planned on going to an outdoor musical festival where they would be helping to set up the stage and assist with other event tasks. I do a wide range of event work myself (since taking a business course through the Family Self-Sufficiency Program) and Max has come with me from time to time. He has learned a lot about dealing with customers and managing money. Max is a very hard worker and I knew he would be able to make some extra cash doing odd jobs at the upcoming event so I placed twenty dollars in his hand and told him to see what he could do with it. He was excited about the challenge.

When Max came home from his holiday, I of course attacked him with kisses and asked him how his trip was (forgetting about the challenge). He said he had tonnes of fun and pulled out a wad of bills from his wallet. He also had gifts for me and his friends. He was so excited to share how he managed at the music festival, so we sat down and he told me about how he got his dad to stop at a local store where he spent every penny of his twenty dollars on bottled water. He knew that everyone would be thirsty and he sold his water at nearly half the price of his competitors, still making a very nice profit. The event organizers liked Max and allowed him to run his little business for twenty percent of his profits. Max made a sign and decorated his table and sold out of water by the first afternoon. Convincing his dad to take him back to the store, he again spent every penny he had on more water and little candies for the crowd. (cont'd)

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The program has changed my behaviour with credit; it makes me look at the inevitable bill that will come in if I get something on credit, so I have to judge whether the instant gratification of the purchase is worth the bill, and of course the credit charges that come with it. Usually the answer is no. The program also helped me learn how to save money by using all those wonderful tricks and tips that Trudy supplies. She teaches with humour and wisdom rolled into a wonderful package. It is important to note that during the last three years, as my relationship with money changed, I was finally able to start modeling financial responsibility to my children. The money that came in was all we had, so I had to learn how to be on a budget, which meant they had to learn how to be on a budget. The FSS program taught me, and it taught my children as well.

Through FSS I have learned to budget and plan, I have learned I deserve to have money, and that setting goals such as buying a home can be achievable. Nothing is out of my reach. I also learned about how my issues with money were related to self-worth and that my chronic low self-esteem was related to trauma. Through the program I was referred to a counsellor and have since worked through many of my personal issues. Today I have goals for the future that include finishing my education and eventually purchasing a home. Before the FSS program I had no idea how to set a goal, I had no vision of the future, I was frozen.

One of the great things about being in the FSS program was witnessing the changes in other Participants. It is a beautiful thing to watch people grow and learn and blossom! I imagine this is also how Trudy, Colleen, and Linda feel as well; seeing the little successes and the big ones people make has to be very gratifying for them.

I can't say enough good things about the FSS team. They genuinely care about each and every person in the program; our successes are their successes. I feel blessed to have met them, and to have been involved in this program. Thank you all.

~FSS Participant

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Max ran his shop for the whole week and said he met lots of really nice people. He came home with \$260 in his wallet. He had spent some money on the gifts and spent some on just having fun. So we figured that he made nearly \$500.

He is now saving for a car...I am matching him dollar for dollar, this could get expensive! He plans to make even more money when he returns to the festival next year! I just hope he will remember the little people!

~Alisa Shebib, former FSS Participant



"With a more complete education, I will be able to advance from working in entry-level positions, thus increasing my earning potential. With a higher income, I hope to be able to move from subsidized housing, be able to pay for daycare without subsidies and provide my children with more life-affirming experiences like sports and other activities without having to rely on government assistance. I also will have more opportunity to save for the education of my children. My goal is to be able to become a contributing member of society and to raise my children with good prospects of becoming self-sufficient adults."

~FSS Participant



"Once in the program, when I felt more secure, I had direction. Emotionally I was giving to the children. Now I feel more confident because I'm being supported."

~FSS Participant

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## Gratitude

Theresa is a successful business owner and single mother. Before the FSS Program, she describes herself as being "a fish out of water", as she was "flopping around" in life trying to establish some priorities and goals that were important to her at that time. She remembers feeling scattered, overwhelmed and not in control of her finances. She said she felt like she could never get ahead.

When Theresa heard about FSS, she was amazed to hear about such a program and immediately made a phone call to sign herself up. Once in the program, Theresa says she began to refine her goals, organize her finances and gain self-esteem. She claims that her Financial Advisor's (Trudy's) support and wisdom enabled her to work with a daily budget she could keep herself in check with. Theresa feels that Trudy provided her with a foundation of financial tools and knowledge that she can take with her after the program and build upon it over time. She says Trudy is definitely an expert in her field and appreciates her warm and relaxed approach in their meetings together.

Theresa also found a lot of value in building a relationship with her Family Advisor (Colleen), as she learned about a variety of community resources and always felt like she had an opportunity to be "heard" in a supported and non-judgemental atmosphere. Colleen was even able to connect Theresa to local media so that she could discuss issues she feels passionate about, such as funding cuts to child care and affordable housing. Theresa expresses that she feels lucky to have Colleen's support and that Colleen is a huge part of the FSS Program for her. She says that Colleen helped her "live life on life's terms".

She describes the FSS workshops as informative, organized and fun and remarks that they never felt "stuffy". As a self-employed person, Theresa appreciates that the FSS Program enabled other individuals and organizations in the community to have a platform in which to discuss their services and ideas. (*cont'd*)



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Throughout the program, Theresa learned that she has more confidence than she originally thought she did; she is an ambitious, self-reliant "go-getter" and that she can give herself permission to ask for help every once in a while. In addition, she learned that the opportunity she had to accumulate escrow savings increased her motivation to get ahead financially.

Theresa feels very grateful for having the opportunity to participate in the FSS Program. She expresses that the most important thing she has taken from the program is the value of community. Theresa also claims that if she were not involved in FSS, she would have felt hopeless and discouraged and does not know where she would have gone without having the program's support. She realized that the FSS Program is "about her", and her way of showing the immense amount of gratitude she feels is by not only committing to the work involved but to also be accountable to herself.

~Theresa, FSS Participant



"Talking with staff at FSS, I realized all of the organizations that were in for supporting me. It was like a paradigm shift. I got how people out there wanted to help me and that made such a difference. I got that the community and the world wanted to help me."

~FSS Participant



"Acknowledging and facing fears has impacted how I am with my kids. Now I'm proactive versus reactive."

~FSS Participant

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## A Heartfelt Thank You

Avi, one of the Participants in the program, is a small business owner and a dad to a great daughter. Avi is someone who exemplifies how access to some resources and coaching through the FSS Program coupled with the Participant's energy and will to make change for her/himself can make a difference.

"Being part of the FSS Program has improved my ability to better develop my practice and create the short- and long-term strategies and perspective I needed to strengthen, stabilize and increase the opportunities to have more work and generate more income. The FSS Program is an extraordinary and wonderful catalyst for developing my goals, motivation and self-reliance.

My Financial Advisor has given me genuine quality understanding and support in developing my personal and business budget. I've learned to appreciate and apply her sound and practical advice and [it] continues to make a great difference in my approach to developing a stable and healthy financial reality and future for me and my child. Developing my spending plan gave me so much more sensibility as to creatively and practically living within a daily, weekly and monthly budget; get my spending priorities in check and how to get my short- and long-term financial goals and objectives fulfilled. It's fundamental to have the spending plan developed in order to move forward towards self-sufficiency in a timely and well thought-out manner.

My Family Advisor is such a great part of my progress and is truly a wonderful support in all that relates to my becoming more self-reliant, creative and I'm learning so much from her. She is a great humanist, really cares and I'm so very thankful for her being there for me.

I would like to share my heart felt thanks to all the visionary people, organizations and advisors that have developed, created, sustain, serve and fund this program. It is designed very well, works great and serves us all exceptionally well... I'm forever thankful for the opportunity to be part of the vision of the program and its dedicated and caring team of advisors."

~Avi Tal, FSS Participant

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## High Hopes

This has been a stellar week for me. In fact, a stellar year. First, the week: I made it through my second period (sorry guys) without my anti-depressants and no one lost a life. I have high hopes for the future.

I have set a goal (a word that I loathed to utter before FSS) for myself, totally and completely separate from everything but myself. I am so excited about it I feel like I may pee my pants. I set this goal without any of the old fears: what if I can't do it, what if something happens, what if, what if, what if... You get the picture? FSS changed all that. My intrepid leader, Linda, showed me that it is okay for goals to change; in fact, it is normal. Three years is a long time, made up of little chunks of time, and stuff happens in little chunks of time. We learn new things and a goal changes; family stuff happens and a goal changes or a new one is made. As we work towards a goal, we begin to achieve new goals that we didn't even know we had! It is exciting and freeing. The world has opened up for me.

I was going to quit FSS after I think the first six months. I had signed up with a friend and it wasn't working out for her, so to be supportive, I was going to quit. My friend said, "NO!". Linda said she hoped I wouldn't and that we could work around my concerns. And so I didn't quit and here I am today, graduating (for the first time in history) with savings, a laptop, no debt, no anti-depressants and a goal I have set all by my own self.

Want to know what it is?

I am registering for the Great Lakes Walk, which, in case you didn't know (I just found out myself) is a 59 km walk around Lake Cowichan. It is scheduled for September 20th rain or shine and I am going to do it.

So thank you Linda, my Family Advisor, for meeting with me at Tim Horton's, and working through the worries with me. Thank you to Margaret, my friend who wouldn't let me quit, who held me when things were bad and cheered me on when things weren't. Thank you Michaela and Ethan, my kids, just for being. And thank you Blair, for making me mad (which showed me I had strength) and for not saying, "I told you so". Well, not too often, anyway.

~FSS Participant

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## Inspired

Before the FSS Program, I was always feeling stressed about my family's finances. My kids had no idea about the value of money and how it was spent. I heard about the program through the Single Parent Resource Center and figured it would be worth it to apply because I could start taking action with some of my financial goals.

Once I was in the FSS Program, I was able to successfully lighten my debt load, as my Financial Advisor helped me learn how to deal with creditors, establish a savings account and create an emergency fund for my family. Over time, I was amazed at how confident I felt when dealing with bill collectors. I felt empowered and inspired.

My family is now more aware of our financial situation. My husband realized the dangers of cash advances and now has a savings account. My kids now have an understanding of how our money is spent and have even helped out by contributing some of their own money. As a family, we feel reinforced to make things better in our lives.

I am more financially stable than I thought I would be and I am more willing to look at my finances rather than just spend it. I have also realized the importance of making time for and caring for myself. I no longer feel like I always have to be the "backbone" in my family and can reach out for support when I need to.

I have really enjoyed the FSS Program. I have valued both the financial advice and the emotional support and have appreciated the accessibility of resources. I feel like the knowledge I have gained has made me a better person.

~Roberta Prevost, FSS Participant

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## A Journey Towards Building a Healthy and Successful Future...

I look back and think to myself, "I was in the right place at the right time". Two years ago I went to the daycare subsidy office only to find they had relocated. A flyer on the notice board caught my eye; it was advertising the Family Self-Sufficiency Program assisting families living in subsidized housing to improve their individual situations with the support and guidance from a team of committed advisors.

I had put this call off for a few days as my pride seemed to get in the way while I decided if I should call. I had never asked anyone for help before; I thought I could manage life all on my own. The reality was I felt frustrated and lost in what I thought was a no-win situation. I was nervous as I made that initial call to get information about the flyer. Like many, I thought this sounded too good to be true and that there had to be a catch. The kind voice on the other end of the phone invited me to an information session to gain more knowledge about the commitment and benefits of the program.

This program was designed to give support and direction, with a type of life coach that took the journey with you instead of telling you what to do and exploring options with you that you might not have considered. This was at no cost to me, not even a one-time sign up fee. The only thing it cost me was my time and having an open mind to new ideas and a positive outlook.

I attended goal-setting meetings on a monthly basis which allowed me to stay on track, helping me to help my family in the long run. We set realistic attainable goals and planned activities, assisting me to meet my own expectations in a time frame that worked. We shared in my successes and re-visited the challenges along the way, brainstorming on solutions. The program also provided informative workshops on many beneficial topics and even offered guest speakers. I always left those workshops with tips I could use or implement in my daily life personally or professionally.

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I was in a stressful personal situation trying to leave a marriage, suffering from chronic fatigue and raising two daughters on my own on a limited income. With the support and access to resources I managed to finally break free from the marriage. I reduced my health issues by taking care of myself so I could fully take care of my daughters.

Within six months as a FSS participant I secured a second job, which I really enjoyed. My advisor continued to encourage me to look at the skills and potential I had. A few months later I received a promotion from part-time employment to a full-time management position! I was now three years ahead on my own personal career plan; it felt like a real accomplishment. This resulted in doubling my income in a short span and gave me a confidence boost that helped me to see I was on the right path. I'm now able to confidently provide for my daughters as we continue to build on a strong foundation for our future.

I feel very fortunate to have had this amazing opportunity as a participant. Heather, Colleen, Linda and Trudy at FSS all made me feel like a real person, not just a number. Their open-door policy and continued commitment to improving the program by sending out surveys and listening to feedback makes them outstanding leaders, role models, mentors and most important of all, our friends.

The advisors at FSS have been non-judgemental people who have made a difference in our lives. Words cannot express our appreciation for all the kind support my daughters and I have received.

~FSS Participant



"While I have been fortunate to have seldom incurred more than minimal debt for short periods, I have rarely had sufficient monies in savings to cover unexpected expenditures (such as dental work, vehicle repairs, and school trips) without having to scrimp and go without normal necessities. Having a savings account will alleviate the stress and hardship of unexpected expenses."

~FSS Participant

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## Kelly's Story... A Dream Achieved

Kelly is a single mother of three young teens who has raised her family for the past 11 years on her own. During that time, she was working on completing education to become a certified Teacher's Aide. When Kelly joined the FSS Pilot Program in 2002 she was struggling to survive on social assistance. With the support and guidance of her Family Advisor, she began volunteering in her community and the school system in order to gain valuable experience in her field. By the time the Pilot ended, Kelly had secured full-time employment in the career of her choice.

Kelly joined the second phase of the Family Self-Sufficiency Program in 2005. For many years, Kelly had a long-term dream of owning her own home. At one point, she applied for a home with Habitat for Humanity in Victoria. Kelly's first application was not successful. This did not deter her from following her dream. She continued to work hard to increase her income level, applied again in 2006, and was accepted for a Habitat Home! She is presently completing her commitment of 500 hours of volunteer time for Habitat. Kelly and her three children will move into their lovely new home in 2009, at which time Kelly will have successfully completed her second round in the FSS Program.



"The FSS program has been about so much more than simply learning how to save money. It has been an opportunity to learn the process involved with setting, pursuing, and reaching goals. I have learned that no matter how far away a desired outcome might seem, no matter how discouraged or overwhelmed I might feel, there is a way to move forward, ever closer to the goal. I learned that it is heartening to identify the small steps that will help me to meet the objective. I have learned about the sincerity of people, and my experience with the FSS program has strengthened my belief in community. The superb life coaches, as well as the content of the FSS program have helped me so much. I now feel much more confident in my ability to manage my finances and my life."

~FSS Participant

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## A Letter to Inspire

Dear Applicants of the Family Self-Sufficiency Program,

Since commencing this program three years ago, my life has undergone a dramatic transformation. At the beginning of this program I had no career goals or even direction. I felt somewhat lost. I was looking for a way to be more fulfilled, but was overwhelmed by the big bad world and by the responsibility of paying the bills and supporting my young son. I knew I wanted a better career, but didn't know what. After being a waitress for the whole of my adult life and not having any diplomas or degrees, my prospects seemed slim.

Part of me felt like it was too late to return to school, being a 30 year-old woman. I also toyed with the idea of opening up my own business, but again the endeavour felt beyond my reach. I presented these two vague ideas to Linda, my Family Advisor, and through her guidance and support I made a clear goal for myself. I decided I was going to go back to school to pursue a career as a Montessori teacher. The application process was long and daunting. In addition to that, I needed to apply for funding through E.I. with the Reach Back Program, which was another long and daunting procedure. Without the constant mentoring, support and guidance of Linda, I would have given up.

Finally, after a year of forms, interviews and constant meetings, I was accepted to the Montessori Academy. Now, almost one year later, I am one month away from my goal of being a certified Early Childhood Educator and Montessori Directress. The feeling of empowerment from my accomplishments and through my mentorship at the Family Self-Sufficiency Program has given me the courage to forge ahead and pursue my dreams.

Thank you, Linda, and all of the staff of the FSS program for all your support and encouragement. I couldn't have done it without you.

Sincerely,

Willow Polis



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## The Value of Mentorship

Before FSS I was working at jobs that just paid the bills and I was lost as to where I was heading. I was not making a living wage and was unable to break out of the poverty cycle. I thought it would be an opportunity to make some changes and get some direction with future goals.

The tragic death of my sister was the most difficult situation to deal with and through support of FSS, PEERS and therapy, I was able to turn it into a catalyst for change in my life. Through the realization of her death and our historic past I was able to see that I lived my life invisibly in my community and was living my life in a box. I made a decision to never work for an income and take risks through employment.

I am currently working as a Special Projects Assistant and have done many different things at many different capacities since I have had a change of mind set. I am grateful for the people that have supported me through this process and believed in me. I am proud that I have been able to have a voice in my community and establish boundaries that keep me healthy.

Mentorship is an important and needed step in change and that is what FSS provided for me, as I've had a supportive person there to listen to me, give me feedback and challenge me to take the next steps. I have learned that my capacity is much higher than I knew, I just had to take the risks and give myself a chance. I had to trust my own instincts and follow them. Because I work with marginalized populations who have the same barriers as I have, I am able to be a role model and share my story, which has encouraged others to take extra steps to enhance their lives.

My habits with finances still need to change and I have more money than I've had in quite a while and I am still trying to end the party; however, through saving a small amount through my IDA account I have noticed that I don't miss the money and I am going to continue to save and increase the amount I deposit each month.

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If I could describe the program to someone who was thinking of participating, I would say that it is a program that provides an opportunity to challenge yourself to take the next steps in your life to create changes that enhance the quality of your life. The program provides support with personal challenges (addressing the issues and finding solutions), financial (budgeting workshops and one-on-one support with debt reduction and development of realistic budgets), educational (workshops on topics relating to issues of clientele, and employment, (creating employment goals and access to job postings).

If someone would have told me that I would be where I am today, I would not have believed it and through the support of the programs and people that provide the services, I have been able to overcome barriers and create what I thought was not possible. These were essential services and I needed them in order to create the change.

~Tracie Fawkes, FSS Participant



"My goals have gotten bigger."

~FSS Participant

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## Persistence Paid Off

Before the FSS Program, this Participant's family was in a period of transition and healing. When she saw the flyer for the program, she was curious about the concept of self-sufficiency and was interested in obtaining the support, mentoring and goal-setting the program offered.

Once she began participating in the FSS Program, she began to learn how to take care of herself, accept when she felt like she was taking on too much, and accept that there are some things she is not able to change. This Participant also realized that her original goal of going back to school to become a Teacher's Aide was not the right thing for her at that time, and she discovered that volunteering in her community fulfilled her desire to work with children. She also learned that she was not the only person in debt and appreciated the value in networking and information-sharing with other FSS Participants.

One accomplishment this Participant is most pleased with is obtaining a job she was determined to get. She is happy that her persistence in seeking out this job paid off in the end. This Participant is also proud of her two daughters, who she believes are hard-working and community-minded. She believes her own personal changes during the FSS Program have helped to influence her girls.

Overall, the FSS Program has helped this Participant move forward in terms of her finances and employment. The IDA and escrow savings have been a positive bonus in that they have give her and her family peace of mind and a sense of security. In addition, her family has gained more knowledge about financial information and community resources. They are now ready to focus on their goal to move out of subsidized housing. Most importantly, this Participant says the FSS Program has helped her become "her" again.

~FSS Participant

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## Promise of a Future

At first sight, we can barely look over the horizon to see a bright future with no debt and a sense of security. But the FSS Program has given us a glimpse of a great financial future and direction a marriage is supposed to go in.

When we first heard about the FSS Program, we didn't really know what it was about. We lived day to day, paycheque to paycheque. Our financial burden played a role in our day-to-day lives because we didn't know any better. Our debt was high; so was our anxiety. What intrigued us and made us apply for the program was the fact that other people would be on this journey with us. We're not alone...we are a major part of a population that is trying to move forward and away from debt. We tried marriage counseling; my wife, Shauna, graduated from college, and I have a Business Diploma, but something still wasn't giving us the direction we needed. The FSS Program has given us exactly that.

I have had many challenges in my life so far, and so has my wife, but together we have hit a common ground. Our financial situation has been our biggest challenge. We have hit the financial bottom of the bucket and heard the few drips that you would consider pennies hitting the bottom with no sound. Our debt was high, my jobs never paid enough, and Shauna's job was our main source of income. We needed help to overcome this obstacle. We needed direction and guidance, and to be taught from people that have experienced what we are going through. The FSS program gave us that. We have managed our debts and paid them off, and we have savings, and all this is because of the program. We have overcome our financial burden and know our financial situation isn't a challenge but a daily routine, towards a bright future.

I can only say one thing...Savings! What an amazing feeling it is to have money in the bank for emergencies. Two years ago, we were knocking on a sibling's door asking for help. The IDA and escrow savings have made us realize we can save money. We can stop asking for help and we can pay our debts off! And if we stick to our budget and continue with our savings we will own a house one day! It's not about spending, it's about how much you save that is more important. It's about enjoying your family, and to live in financial harmony. It only gets better from here! *(cont'd)*

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Our first few months in the program were tough financially because we had to follow a budget. We had to make choices together. Our first workshops opened our eyes about our marriage; about us as a people and how we are the one; and that will have to do the work to see the rewards. But our biggest accomplishment within the program is that our marriage has survived and we are now stronger and make smarter decisions together about our financial future. Instead of independent thinking, we are now a family who strives to succeed. Our daughter will have a home to call home.

The past two years we have told a lot of people about the FSS Program. They were like us, curious and thinking, "OK...but what's the gimmick?" After telling them the details of the program, their next question would then be, "Where do I sign up?"

Our families have also noticed a difference since we joined the program. They wished that they had guidance and help with their financial situations – like us – but like many others, they have learned the hard way.

Three things that we have learned about ourselves are that we are stronger, more confident about our choices and that we believe in our future. All of these have been because of the FSS Program.

As for future participants of FSS program, believe in what you can do. Attend the workshops and listen to the stories. Persevere through the up and downs of the budget and think about a great future. Don't hold back, give it a go and you will see the rewards...a budget can make a huge difference. There is nothing I would change about the program. What a difference a couple of years made! We're on a road to owning a home and our career choices will help us obtain that!

Thank you to the FSS Program...thank you Colleen and Trudy and the rest of staff of the Burnside Gorge Community Centre.

Sincerely,  
Daniel & Shauna Francis and Kaylee-Anne

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## A Recipe for Life

Prior to the FSS Program, this Participant describes her life as a hole she could not find her way out of. She was dealing with major debts, she depended on the food bank to supply her with groceries, and she felt horrible about having to dip into her children's piggy banks just to pay the bills. Each day felt like a struggle when she had to avoid answering the phone and live in fear that collectors would eventually garnish her wages. She experienced an overall feeling of powerlessness and the inability to ever get ahead.

When a flyer for the FSS Program arrived in the mail, she instantly felt exhilarated, as the potential to gain matched savings felt like a possible light at the end of the tunnel. She felt she could finally get somewhere instead of feeling like she was always treading water.

Upon starting the program, this Participant admits she spent a lot of her time crying while she met with her Family Advisor. Her major challenge was confronting her fears, especially in the area of her finances. However, as time progressed, she could feel her emotional baggage slowly getting lighter and lighter. Eventually she saw that things were finally starting to move forward, as her debts were being managed and she was meeting goals she felt like she could never achieve. Most importantly, she was starting to face her fears. This Participant began to feel physically, mentally and spiritually stronger, and nothing felt too big or too overwhelming to handle. Even facing a difficult decision such as selling her car turned out to be what she sees as a gift, as her health has significantly improved now that she walks everywhere instead of driving. She no longer fears answering her phone and looks forward to each day when she wakes up.

This Participant describes the FSS Program as "the best thing she has ever done in her life" and feels that it gave her tremendous knowledge and a sense of empowerment. She has shared the knowledge she has gained with her friends and her children. She wishes to acknowledge the support of both her Family Advisor and Financial Advisor, as she says they have provided her with "a recipe for life".

~FSS Participant

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## The Value of Support

For this Participant, life was stressful prior to the FSS Program, especially in trying to juggle daily tasks as a solo parent and find appropriate and reliable child care for her young daughter.

When the FSS Program's flyer arrived in the mail, this Participant was intrigued by the opportunities offered, such as working with an advisor to set goals and to create a matched savings plan. Being in the program enabled her to be accountable for her finances, learn valuable information in a variety of workshops and connect with resources available in her community.

This Participant especially appreciated the support of her Family Advisor, as she had opportunity to review what her educational, career and child care options could look like; use her advisor as an advocate and ask questions about a variety of housing, child care and financial issues. In terms of personal growth, this Participant learned she could manage her finances effectively, commit to meetings and appointments and maintain her goals. She likes that the program has helped her prioritize things and understand what she is spending her money on.

This Participant has told others about the FSS Program and feels that it's an excellent opportunity to obtain support with lifelong goals.

~FSS Participant



"I have been so grateful to have a savings plan so that when car expenses, school expenses, unpredicted medical expenses and graduation expenses have come up, the money is available. My stress level around money has really decreased. I continue to work at being more disciplined with my approach toward budgeting."

~Wendy, FSS Participant

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## Taking a Risk

The Family Self-Sufficiency flyer caught my eye. The requirements were easy to fill. You needed to have housing, to have debt, to have children, and to have time for a three-year commitment. I was a little afraid of the commitment part, but then figured that I was on welfare, and had time, due to the WCB fight I had been on for the last few years. We had to commit to depositing a certain amount into a specified account each month for the three years. Learning to budget the \$600 I received each month did not seem like such a hard task. I love being a work in progress, so this program fit right in with my life. We had to sign ourselves over to the Family Self-Sufficiency Program, and go to mandatory workshops. We had to get our debt in control and budget whatever our income was to a penny, and involve our children in the process so they don't have a fear of money. I did not think that I had this fear, but learning that I did was a great moment.

To share my personal life with my Family Advisor, Kamaljit, would be a step in the accountability and responsibility of learning about my money and budgeting to make things work more efficiently and effectively. The goal-setting process was another step, something that I was used to, as I had already learned the value of goal-setting. I know that the goals are reachable, attainable and doable. The celebration of accomplishment in reaching the goal is truly the self-liberating part.

I am a risk-taker and the whole program was a risk for me. I know I am an extreme person in all aspects and couldn't wait to see how these Family Advisors would "handle" me. Kamaljit was heaven-sent. We are both spiritual and have lots of commonalities in our thinking. Not too soon did the good Lord take her from me. She decided that she needed to finish her Masters degree (which I give her applause) and move to Alberta. I received another blessing, my new Family Advisor, Heather. We also have commonalities. Kamaljit said that we would get along and that indeed Heather is a good person to take over. Well, I never did doubt Kamaljit, and have loved working with Heather. *(cont'd)*



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This program has given me the self-confidence to deal with my money. I still have a long way to go, but wow, what a fabulous three years! I would love to say that the one thing that I would see as a greater good for the group would have been to have Trudy a lot more. Having 100 Participants and one Trudy, well...you do the math. Thank you, Trudy. This program would be a benefit to more people hoping that it can go again. I am grateful to Ryan for taking some of my teary messages for Kamaljit. I am grateful to Colleen and Linda for taking some of my messages and for giving me advice. And I am grateful to my two wonderful advisors, Kamaljit and Heather, who had a whole heap to deal with when I walked through the door.

Thank you for the last three years. They were priceless!

~Hilary Marks, FSS Participant



"FSS is where someone genuinely cares about you, your life and your future."

~FSS Participant



"With the support of FSS, I've been getting somewhere. I can see I'm getting somewhere. That success just keeps building on itself."

~FSS Participant



"I'm teaching my son about money in a healthy way."

~FSS Participant

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## A Pleasant Surprise

Feeling overwhelmed and overworked as a single parent, this Participant decided she would apply to the FSS Program after hearing about it from her building manager at her housing complex. She came into the program hoping to learn more about finances, but she was pleasantly surprised to learn that she got more out of the program than she had originally anticipated.

What was most valuable about the FSS Program for this Participant was the relationship with her Family Advisor, as her Advisor provided her with support and a sense of security and helped her to believe in herself. This Participant expresses that her Family Advisor assisted her in finding the educational program she desired and connected her with resources in the community to build on her parenting skills with her son and her communication skills with her ex-partner. She claims that her Family Advisor helped enable her to approach life in a more pragmatic, step-by-step way.

Attending the FSS workshops that approached such topics as home ownership and educational funding were also very valuable to this Participant, as they helped her to see that some of her long-term goals were realistic and attainable.

She says that being in the FSS Program has positively impacted and changed her relationship dynamics with both her son and her mother, and she now feels more competent and confident as a result. In addition, this Participant has learned that she is more capable than she thought she was and discovered that it is okay to ask for help sometimes. Her suggestion to any eligible family who is interested in the FSS Program is, "Give it a chance...you've got nothing to lose and it might surprise you!"

~FSS Participant



"It shouldn't be called the FSS Program, it should be called the dream program."

~FSS Participant

## A Tribute

I would like to take this opportunity to pay tribute to you, the Participants, who have trusted enough to commit to this unique three year program. Through challenges and at times much adversity you stayed committed to making changes in your life that you felt were necessary to assist you in moving forward. At the end of the three years and as far as goals related to employment, education and finances go, some of you are where you expected to be, others changed paths mid way and are trying things you never thought possible and a few others find you need more time to do the things you planned for yourself. You have been great teachers – individually and as a group – as you moved forward in your journey. I feel very fortunate to have met so many courageous people and am very proud to have been a part of the 'whole' FSS experience. This program is considered a success by many. Without you and all your hard work that would not be the case.

Congratulations everyone and thank you for including me in the FSS chapter of your life. I will try hard to incorporate your teachings in my life and future work. Good luck, good health and good fortune to you and your families.

Respectful regards,  
Linda Marcinkiewicz  
~FSS Family Advisor

## NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. A small, faint mark is present near the top center, and another small mark is visible on the right side about halfway down. The paper appears to be from a notebook or a standard sheet of stationery.