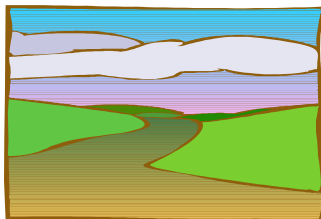

Journeys to Self -Sufficiency

Victoria FSS Program
Phase III



A Publication of the
Burnside Gorge Community Association

Acknowledgements

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FSS Graduates, former and current, for sharing their experiences in the pages of this booklet and for their courage, strength and dedication toward achieving their goals in a challenging world

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Burnside Gorge Community Association, for supporting and providing a foundation to support the Program's vision

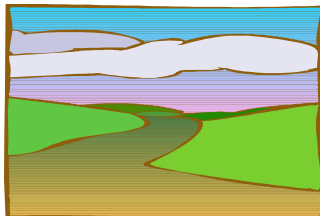
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- ❖ Ministry of Social Development
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- ❖ Community Micro Lending Society
- ❖ Bridges For Women Society
- ❖ Victoria Women in Need Community Cooperative
- ❖ Other generous community partners and donors

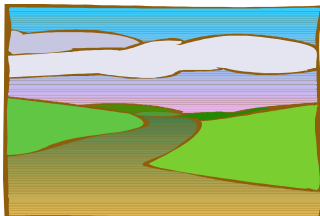


BC Housing



Ministry of
Social Development

Vancity



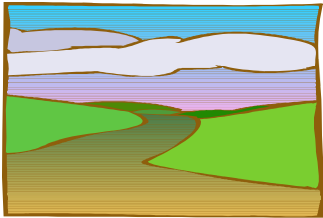
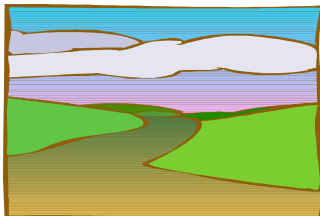


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**Yesterday I dared to struggle. Today I dare
to win.**

~ Bernadette Devlin

Introduction

As a latecomer to the Program, I felt I had a pivotal opportunity to contribute much of the experience and knowledge gleaned from years of support work with the Burnside Gorge Housing Outreach Program. However, I also felt keenly humbled by the task of rising to the challenge filling the shoes of a very capable Family Advisor I was replacing for the duration of the program. Given my entry into year three of Phase III, I was the *least* experienced member of the FSS Program.

The warm welcome that greeted me was but one of many positive surprises I was to experience upon my joining this family. My new role has made me realize I have been fortunate to find work that is such a lesson in interdependency. I am continually reminded that I am as much a learner as a facilitator in this equation and I have gained much wisdom from Participants in this program. Above all, I have learned that the relativity of joy and hardship is not nearly so important as the courage we exercise as we face either. To paraphrase Maya Angelou, whose words of wisdom appear in this booklet, we are changed by what happens to us but if we are courageous, if we stand strong enough, we can ensure those life events never diminish us. I have witnessed the truth in these words first hand.

The FSS Participants I have had the pleasure to work with have humbled me with their ability to adapt to change and adversity; with their faith in the light at the end of the tunnel, even when that light is least visible; and with their quiet courage. But most of all I have been moved by their capacity for humour, without which no journey could hold so much joy.

To you, FSS Participants, this booklet is as much a testament to your growth as it is a valediction on your behalf.

Thank you for letting me share a moment of your journey.

*Ryan Calbick,
FSS Family Advisor, 2010 - 2011*

Journeys to Self -Sufficiency, Phase III

~ Action Leads to Change

*“Until one is committed, there is hesitancy, the chance to draw back. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then Providence moves too. All sorts of things occur to help one that would never otherwise have occurred. A whole stream of events issues from the decision, raising in one's favor all manner of unforeseen incidents and meetings and material assistance, which no man could have dreamed would have come his way. **Whatever you can do, or dream you can do, begin it. Boldness has genius, power, and magic in it. Begin it now.**”*

~ Goethe

When Participants make the three year commitment to the FSS Program they are making a commitment to believing in themselves. The action taken towards making this positive change is what I think Goethe the German Philosopher was alluding to in the previous Quote. Commitment leads to Action, Action leads to Change. Participants come into this Program with a desire to move forward and a fear of what that change might mean for them and their families.

In response to these dreams and fears the FSS Program provides a different type of learning environment. Participants experience a special kind of support; they are met with an attitude of unconditional positive regard. For many Participants, this type of respect and acceptance is a new experience. This attitude provides an experience that allows Participants to dig into some of their fears and barriers and get the appropriate support to move past them. A positive fruitful relationship is fostered between Participants and their FSS Advisor that gives Participants the motivation and confidence to act on fulfilling their hopes and dreams. They work on their finances and create savings to feel a part of the larger world in a new way. They develop action plans that are well thought out and based on achievable goals. The world starts to feel like a friendlier place where, with hard work and good supports, Participants and their families make lasting and rewarding changes that create better lives for everyone. To reiterate from that famous quote: *“Whatever you can do, or dream you can do, begin it. Boldness has genius, power, and magic in it. Begin it now.”*

It has been my great honour and joy to work with so many wonderful Participants and Staff. It is my belief we are all in this together and together we can achieve great things.

Colleen Wolfe,

~ FSS Program Coordinator, 2005 - 2011

You must be the change you wish to see in the world.

~ Gandi

Family Self-Sufficiency and the Burnside Gorge Vision of Sustainable Change

The purpose of the Burnside Gorge Community Association (BGCA) is to lead, promote and support prevention and intervention based initiatives which encourage healthy, inclusive, and socially just living. The Family Self-Sufficiency (FSS), a voluntary asset building program focusing on financial literacy and increasing employment opportunities, has been promoting, fostering and facilitating healthy financial and other lifestyle choices through support and education to families in our communities for nine years.

The commitment and dedication to intergenerational change from both Program staff and Participants has resulted in positive success and outcomes for the families in this innovative and unique program. The Family Self-Sufficiency Program and it's focus on creating sustainable change for families contributes to BGCA's vision to be a recognized leader in bringing innovation and sustainability to our diverse communities through responsive and unique programs and services. In addition, Phase III of the Family Self-Sufficiency Program marked the expansion of program expertise to other members of the community through the delivery of financial literacy and asset development opportunities to partnering agencies.

Congratulations to all the staff, partners and Participants who worked to create long lasting and positive change. The Family Self-Sufficiency Program has continued to play a key role in providing the full continuum of support services for the members of our diverse communities.

*Suzanne Cole,
Executive Director,
Burnside Gorge Community Association*

What is the Family Self-Sufficiency Program?

The Family Self-Sufficiency Program (FSS) offers families that qualify for subsidized housing the opportunity to work toward increasing their financial literacy skills, develop & manage long-term goals and build financial assets. The Program targets three areas: finances, employment and education, with an emphasis on financial skill building.

FSS Program Objectives

- ❖ Build financial literacy skills and knowledge
- ❖ Offer savings opportunities
- ❖ Enhance Participants' ability to develop realistic, achievable and measurable goals
- ❖ Provide a value-added service to existing agency and community programs as part of our financial literacy partnership commitment
- ❖ Break down generational patterns of reliance on government resources
- ❖ Link Participants to appropriate supports and services as part of the FSS philosophy of community integration

Key Elements of the FSS Program

- ❖ Opportunities to build assets and savings
- ❖ Family Advisor working one-to-one with each Participant
- ❖ Goal and Action Plans co-developed by Participants and Advisors
- ❖ Financial literacy education and budget planning
- ❖ Community partnerships
- ❖ Networking and community connections

Guiding Principles of the FSS Program

- ❖ Given opportunity and support, people have the capacity to change, and that capacity is different for each person and each family.
- ❖ Stable and affordable housing for families provides the foundation from which families can move forward in their lives. The Program will build on that opportunity.
- ❖ Participants are engaged as citizens not as clients.
- ❖ A holistic approach is used when creating successful action plans to address multi-faceted barriers to success. The determinants of health for the families are used to develop an action plan.
- ❖ Families and their members are unique and require plans that are flexible and responsive to their needs.
- ❖ Housing agencies, social service agencies, government, non-government, private businesses and community are all needed to provide a comprehensive package of supports for Participant families.

“It used to bother me if people didn't believe in me or think that I wasn't making the right choices... now it doesn't matter any more because I now believe in myself!”

~ quote from a former FSS Participant

History of the Family Self-Sufficiency Program

The Family Self-Sufficiency pilot was based on a Family Self-Sufficiency program model in the United States. The model was intriguing because it supported families living in subsidized housing, helped them become financially self-sufficient. A review of United States programming revealed that there were over 1400 FSS programs throughout the US. Some of the programs worked well and some did not. So the question was asked: “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 feasibility study was carried out with the help of a local FSS Advisory Committee. This Committee read the research and asked lots of questions. Out of this work came the nucleus for our 2002 Family Self-Sufficiency Pilot. A number of funders decided to take the risk and funded this Program: BC Housing, Ministry of Human Resources Policy and Research Branch (now the Ministry of Social Development), the Vancouver Foundation, the Vancity Community Foundation, and the Coast Community Foundation. Other funding and supports were located as programming needs emerged.

Including the current graduation, there have been three successive phases of the Program. It is unknown at the time of this printing if funding will be available for a fourth phase. It is our sincere hope that this booklet serves to pave the way for future programming to assist families of all compositions toward self-sufficiency.

- ❖ Victoria FSS Pilot Project, 2002 – 2005
(40 Participants)

- ❖ Victoria FSS Program – Phase II, 2005 – 2008
(100 Participants)

- ❖ Victoria FSS Program – Phase III, 2008 – 2011
(75 Participants)

Financial Literacy and Reducing Poverty

~ Momentum's Submission to the Task Force on Financial Literacy

Financial literacy is an essential skill for all Canadians and is especially critical to assist those living on low-incomes to move out of poverty on a sustainable basis. As an essential skill, financial literacy supports the development of personal assets and is a key stepping stone to self-sufficiency for low income individuals and families. It is critical that financial literacy education is targeted for individuals who are unable to access financial services and lack opportunities to gain the knowledge necessary to navigate the financial system.

Asset-Building Approaches to Poverty Reduction

As a tool to reduce poverty, financial literacy education is enhanced by integrating training with asset building approaches. The acquisition of productive assets, such as education, employment training, homeownership or equity in a small business, is critical for people living on low-incomes to achieve a sustainable livelihood. According to social policy experts, "promoting both savings and the accumulation of assets among low-income families is increasingly viewed as an effective way to fight poverty and social exclusion and to reduce income inequality, or perhaps more importantly, inequality of opportunity". An exclusive focus on increasing income will not necessarily result in an individual moving out of poverty; it is critical that increasing assets is also addressed to ensure longer-term economic security. Without personal assets, individuals living on low incomes are unable to plan for the future, and have no cushion against sudden unemployment, serious illness or unexpected emergencies. Therefore, the accumulation of assets is a powerful tool to avoid a poverty trap.

Asset building strategies, such as IDA matched savings programs, reward saving, provide an incentive for financial planning and promote sustainable economic stability. Results from IDA programs have demonstrated that individuals living on low-incomes can and do save if they have the necessary supports and incentives. Matched savings programs provide an incentive necessary individuals living on low-

incomes to save, acquire assets and enter the financial mainstream. IDA programs can vary the matched savings rates, which often range from 1:1 to 3:1, as well as the length of time Participants can build their matched savings that varies from six months to several years depending on the program design. The matched savings of all IDA programs are also never accessed directly by the Participant, but are held as credits until the total savings are invested in an eligible asset. If, for example, a Participant elects to use their savings for education, the matched portion is paid directly to the educational institution**.

Asset building is also critical due to social and psychological impacts on individuals. Individuals that acquire assets are more likely oriented towards the future rather than merely short-term demands and ‘living for today’. Research indicates that the ownership of assets impacts motivations and behaviors: individuals who acquire assets are more oriented towards the future rather than merely short-term demands. For example, IDA program Participants in a national research project in the United States reported greater confidence in their financial skills, higher levels of life satisfaction and increased optimism of their financial future. Simply put, IDAs change the way people think.

Source:

www.financialliteracyincanada.com/documents/consultation/Momentum_LOOMIS_Jeff_162_March%2031.pdf

**Note: The Victoria FSS Program differs in that IDA assets and other savings are managed by the Participant and not a third party.

“This Program was not about me having to fit into anyone else’s box: It was about what I think, how I learn and where I want to go.”

~ quote from an FSS Participant

Asset Building and the BCABC Collaborative

The BC Asset Building Collaborative (BCABC) is a network of organizations across BC that use an asset building approach to support individuals and families to exit poverty and build assets toward a more secure future. I would like to congratulate the staff and graduates of the Family Self Sufficiency Program at Burnside Gorge Community Association for all their hard work and dedication over the last few years. I am sure that the support given and received through the Program has made a transformational difference in the lives of the Participants and their families.

Asset building is a positive proactive approach that emphasizes that all individuals, whether they live in poverty or not, have assets and that these assets can be developed and enhanced. The BC ABC, as a sector leader, subscribes to the Sustainable Livelihoods Model definition of asset building that includes a range of asset types:

- Social assets - a network of family and community support;
- Personal assets - self confidence, determination and assertiveness;
- Human assets - skills and knowledge and ability to learn and work;
- Physical assets - an ability to meet the basic needs of food, shelter, transportation and access to other required services;
- Financial assets - financial knowledge and capability, access to credit, savings and investments.

Asset building is the process of supporting and encouraging low income earners, and those living in poverty, to accumulate, develop, and preserve this range of assets.

The FSS Program supports Participants to set and achieve employment, education and financial objectives. It is a holistic Program that offers opportunities for one to one support and mentorship, financial literacy training and a matched savings opportunity.

An integral part of the FSS Program is assisting Participants to develop the financial literacy skills necessary to survive and navigate in an increasingly complex financial world. The ability to make informed financial decisions is an essential life skill that has an immediate impact on the security and well-being of individuals and families. It is a skill many Canadians lack as evidenced by increasing household debt and decreasing savings levels.

Barriers abound as the financial sector has become very reliant on technology and products and services are numerous and complicated. Existing sources of financial information in the marketplace, and even government programs designed to provide income support or savings opportunities, are often difficult to understand. This sense of exclusion from the world of money is especially true for those already marginalized by poverty.

The staff of the Program are highly skilled and fiercely dedicated to the well being of their Participants. With support and partnership from the Ministry of Social Development, BC Housing and Vancity credit union Participants have seen their financial and physical assets grow exponentially. Through their participation in the BCABC, the FSS Program also provides other organizations, both regionally and nationally, with guidance in best practices to replicate their success. In asset building programs the savings generated are typically invested in tools for work, education for oneself or a child, a small business start up or a home, all assets that contribute to a more solid future. The holistic asset building process empowers Participants to make valuable connections within the community, develop their skills, and improve their self-confidence, decision making abilities, and personal planning skills. This booklet of success stories demonstrates the tremendous effect of this approach and of the FSS Program in particular. Since its inception the FSS Program has supported hundreds of parents and their children to build their financial literacy skills, develop savings and create a sustainable livelihood.

Asset building has an important role to play in the eradication of poverty in our province and the BCABC is an active member of the BC Poverty Reduction Committee. There is a growing call across our

province for British Columbia to commit to legislating targets and timelines to dramatically reduce and ultimately end poverty and homelessness. The BC Poverty Reduction Coalition believes this to be a perfectly achievable goal.

Through the committee's efforts, over 300 organizations and community leaders have joined together to call on all BC political parties to commit to a comprehensive poverty reduction plan. This groundswell of concern about BC's unacceptably high levels of poverty and homelessness comes from many different communities in BC. It comes from all regions of the province, and from faith leaders, health organizations, labour unions, businesses, First Nations and Aboriginal groups, immigrant and refugee organizations, community service agencies, municipal councils, women's groups, and many more. Our numbers continue to grow and we continue to press for action from our provincial government.

Congratulations again to the staff and Participants of the Family Self Sufficiency Program. Keep up the great work!

Cheers,



Melanie Buffel,

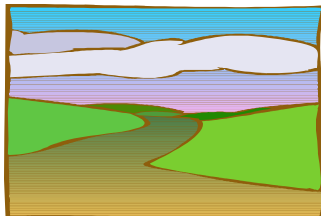
BCABC Coordinator



The BCABC envisions a just society that provides opportunities for people to build assets and invest in their own, their family's, and their community's well being and sustainability. To join the call see the website <http://bcpovertyreduction.ca> and to learn more about the BCABC go to our website www.bcassetbuilding.ca.

"This program really does help people to reach their goals. FSS Staff don't impose their goals on me. It has helped me to take risks that I don't think I could have taken before. I hear people talk about 'self sufficiency' and 'moving forward' all the time. Who knew what the meant? But I am now happy to say that I'm getting there too!"

~ quote from a former FSS Participant



FSS Journeys

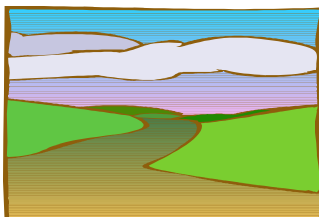
The Family Self-Sufficiency Program started in 2001 as an opportunity for families living in subsidized housing to become more self-sufficient. Thirty-eight Participants chose to “take a chance” with the first round, the pilot. All of us learned together as we tried to create a program that met the needs of Participants, yet challenged them to be the best they could be. Of course, there were a lot of expectations and it was hard work, but it paid off. I can honestly say that, during the pilot, each Participant changed. Not only did they change their own lives, but they also helped improve the Program through suggestions and ideas. They were thinking about the next goal to have an “FSS experience”.

So, what did we all learn over the past nine year of FSS Programs? We learned the importance of setting goals and working towards those goals. We learned the value of money skills and having savings so that Participants could turn their dreams into reality. We learned the importance of community – whether it be the FSS community or one’s community of choice. And most important, we watched the positive effects that the parents had on their children as, together, they journeyed down the FSS path.

Whenever anyone asks me what I think about FSS, I tell them that I’ve seen magic happen. Hard work, believing in yourself, celebrating your accomplishments, and having great family advisors is a perfect combination for success. Congratulations to all of you!

Colleen Kasting

~ FSS Pilot Coordinator, 2002 – 2005



The Vision of FSS

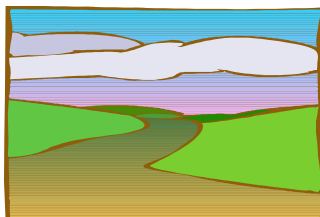
My involvement with the Family Self-Sufficiency Program over the years has been one of the greatest gifts of my personal and professional life. As a former Family Advisor, Steering Committee member and community developer with BC Housing, it was exciting to watch Participant families move toward economic independence as they reached for their hopes and dreams. I watched as families saved previously unimaginable amounts of money and reduced their collective debts by thousands of dollars. While these numeric factors show the great success of the Program, it was clear that the real benefit was in their overall increase in confidence and ability to move toward a life of their choosing.

I love the vision of FSS because it relies on a solution-focused approach to working with the strengths of family members. It emphasizes their abilities and builds upon what works for them. I saw parents share pride in their accomplishments and view themselves as heroic in the face of adversity. I was inspired by what I saw and used many of the things I learned in my own family life. Like many FSS Participants, I am much happier because I learned how to face many of my fears and take control of debt and things that had scared me for many years. Money may not be everything, but a better relationship with it can indicate how we are changing our relationship to the things that are important to us. The greatest gift of all is being able to take charge of our lives and feel worthy to reach for what inspires us.

Thank you FSS for helping our dreams come a little closer to reality!

Melanie Piper, MSW

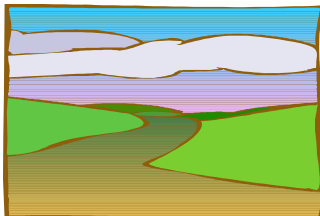
~ Former FSS Family Advisor & Steering Committee member, 2005 - 2011



Participant Journeys

The following are life stories of courage, struggle, humour, and dedication from Program Graduates, past and present. Their messages are key to the FSS Program's measure of worth. It is through these words that we have learned that, for many, feeling successful is a new experience; it is the discovery of one's own ability to move through adversity and achieve goals once thought impossible and that are life changing.

FSS Participants have perhaps taught us as much as they have learned throughout the course of the Program. Such is the nature of healthy interdependency. Courageous human beings are best able to succeed and grow beyond dependency when they are free to choose their destiny and respected as individuals. What is more, they are often better teachers for the experience. We are reminded of an elegant truth that our lives that each of us holds an intrinsic value that contributes to the betterment of society when that value is recognized.



People are like stained-glass windows. They sparkle and shine when the sun is out, but when the darkness sets in, their true beauty is revealed only if there is a light within.

~ Elizabeth Kubler-Ross

Never Giving Up

My life has been like a lime, both bitter and sweet.

Life can change on a dime, and you can lose if you admit defeat.

Anyone in the FSS program can surely tell you that,

For myself, I have been to my own personal hell and back.

Struggling for survival I started on a quest, trying to find my way I always did my best.

Never giving up I lived to fight another day,

Forever I will be thankful for when this program was there to light the way.

When I was lost this program was my compass and it helped me find myself.

My family advisors encouraged me to remember my supplies (knowledge, skills and abilities) that I had left high up on a shelf.

I learned I was not alone and that there was strength in vulnerability.

I revised how I budget and the workshops added to my knowledge, skill and ability.

So, on these final days I will take my lessons learned along with me in my pack, and Thank You for my self sufficiency and never have to look back.

Thanks Sincerely,

Pamela

~ FSS Participant, Phase III

I Am Not Alone in This

I found the support of the program to be beneficial for both me and my kids. I may not be perfect on the budget forecasting on paper but in my head I am constantly planning and adding things up.

This program also taught me I am not alone in this; there are lots of other people looking for savings and specials especially in the grocery stores. I find I don't try to make my kids dress perfect all the time and if I cannot afford a program or something for them I ask for funding.

The best thing I learnt was that if I wanted something on credit I have to pay off the debt first and then purchase something.

I am much more willing to go with out something because I ask myself "Is it really needed" or can I go without?

Thanks to all of you for your support and knowledge, I would recommend this program to anybody.

Sue

~ FSS Participant, Phase III

"Being a member of FSS for three years helped me to really believe in myself. I got a great job and moved to a place we love. I learned so much about money and I make better financial decisions now without doubting myself all the time."

~ quote from a former FSS Participant

A Gift to Myself

I came to FSS after being told about this program twice by a fellow single mother. I am a single parent of two amazing children. I have been reminded over and over by my friends at Burnside Gorge, that this is no accident and doesn't just 'happen', it has been the result of hard work; they are well worth the effort. I also feel and realize that I am worth some effort too. This was going to be my gift to myself, to earn, stash away and save for something that I as well as my children, DESERVE!

In the beginning, not much of this receipt collecting made sense. I have been good with my money for most of my life, and had no debt to speak of ... so what was the point of all of this? If nothing else it made me aware of how expensive these kids are! But kidding aside, it made me understand that, yes the money is earned and does go to very important things. I mean, I *knew* that but actually seeing it on paper every month has made me really SEE it!

I was able to save \$20 a month for me, even though I really thought I was living check to check, I have just pretended that this money was another bill that I needed to pay, because in the long run, my gift is bigger than the savings itself! I have never felt so welcome and understood by complete strangers, as I have in this journey.

It began with my first 'angel', Heather, who was with me for the majority of this adventure until she left on maternity leave. More recently my new 'angel' has become Ryan. Talk about apprehension, not only was I going to have to be with someone new, but he was a man!!! He surprised me with his gentle manner and openness, he actually heard me and understood and related to my story. I was amazed at how natural it felt speaking with him about even very personal things, I never once thought, I need to keep a lid on it or I am liable to scare him away or worse, have him judge me! The group as a whole have been a true blessing, and I honestly don't know where I would be right now, without having had them by my side.

Jackie ~ FSS Participant, Phase III

Such a Valuable Program

I have so many good things to say about the FSS program but to highlight a few – my number one would be the community connection. I do not feel alone in a sometimes bewildering amount of obstacles because the support of the team leaders (Linda, Colleen and Heather – congrats to *her* new journey!) has really kept me from feeling alone. I have had my very own personal cheerleaders in these individuals. I have been helped not only in their support, in feeling connected, but also in the organized way I now look at my finances. I now do this less emotionally and more pragmatically. I'm practical with my spending; I track my finances and set budgets for my monthly spending. I also set goals for myself and have even learned the value in saving a little and it sure can add up over time.

I have said before concerning this program that I have always knew the word gratitude was not a feeling word but an *action* word. I have tried to show my gratitude for all this program has done for me by putting the time and effort and energy into what the program has strengthened me to do – be responsible, basically.

I am at the front of my bus and am *driving* the bus. I used to be at the back, not knowing which direction I was heading or feeling much in control of where the bus was taking me. Today I have picked up so many of the tools offered through this program and will continue to use them in my habitual budgeting. That practice is so engrained in me now that it seems abnormal *not* to know my balances, budget or goals.

As I go forth from this program, I am well on my way to purchasing my first home. I have come this far by keeping that goal fresh and consistently saving every month (it really does add up!) Thank you, thank you, thank you. I will always speak with pride about the FSS program and its leaders in how it's helped me get ahead in my family's life. I wish I could do more in return, than just write some nice words. I will pay it forward in my attitude.

Theresa

~ FSS Participant, Phase III

The Learning Experience

Before the Family Sufficiency Program, I would spend money without actually thinking about it. I would use my ATM and debit card like there was no tomorrow, and not think about service charges. I was absolutely not paying attention to what and where I was spending. I did not think that budgeting and being aware of the dollars would be something necessary to help me save any money. I liked saving but always noticed that I never had any money to save. Maybe these last two sentences had some correlation and connection and actually some common sense with logic attached! I definitely needed to pay attention and smarten up! I needed to get a grip on this, and when I heard about the FSS program, I wanted to be a part of it. I am still working on this, budgeting and being aware, but I really do have a better understanding of it now. I believe that budgeting works, as everyone does it. Even with the smallest of amounts, like being on Income Assistance, there can be some kind of saving put aside from each cheque. All the savings, from each month will eventually add up.

One of my difficult challenges is budgeting. Being aware and accepting that fact is, for me, the first step to understand it to the fullest! I am proceeding, slowly but surely. I receive disability assistance and sometimes I find it really difficult to go grocery shopping and carry the items home. I need to know where my budget allows me to save for various reasons, and practicing the saving habit has taught me that I can save for anything!

There is consistent learning with this program. Lots of workshops regarding lots of pertinent information that is quite useful. There is great networking that happens, lots of sharing of information, and maybe new friendships. People that all have had something in common and are moving toward a common goal (becoming self sufficient) can create wonderful relationships. Participation creates movement in all of our lives, and the more I put into something, the more I get out of it. I have learned that I am a powerful woman; I have lots of skills and lots of creative energy.

I have paper proof that creating goals and time frames does work. Checking things off is very rewarding, and I have successfully done that between the two programs that I completed. I have empowered myself with the help of the program. I have taken learned information and put it to use. I find the logic in the learning and use it to build a strong foundation for myself and daughter. I think that any man or woman with a child or children would find this Family Self Sufficiency Program a definite asset to creating a healthy happy family life. Thanks for allowing me to call, crying and stressing, and thank you for allowing me to also call and give great fabulous news. Thank you for all that you have done in these last few years! I appreciate all of it! Like I always say, the learning experience is what it is, and I take it all, whether it is good or bad. Thank you, Thank you, Thank you.

Cheers,

Hilary

~FSS Participant, Phase III

“They, my family, told me I wouldn’t be able to successfully make it on my own, as a single mother, because no one else in our family had. But I now have a job that I love and I save a little each month. I did it and I am never going back. My kids and I are very happy!”

~ quote from a former FSS Participant

FSS: My Journey to a Relaxed State of Affairs

As a person living with a rare disorder life can be challenging. Add to that being a single parent of a young and very active child and having to make ends meet while living on PWD Income Assistance and 'challenging' increases tenfold. I am fortunate enough to have a strong support system however; my health issues have at times been severe enough that I was often entirely dependent upon others for every aspect of maintaining a home and looking after my daughter. I was aware of the FSS program when it was first offered however I was in no position to make the commitment required to complete the program.

Up to this point I had been living hand to mouth, dependent upon others to make it through my day – not a recipe for a relaxed state of affairs. Thankfully I was living in subsidized housing and in order to support my daughter's activities myself and my family collected bottles to pay for lessons and equipment. Despite the amount of support I had I did not feel in control. I was always worrying how to make ends meet, how to keep allowing my daughter to participate in her activities and how to give myself what I needed to stay strong and healthy. Top on my list, I worried about how to get my independence back. Living like this was not good for my health and not conducive to creating a peaceful home.

In 2007 I went back to work. While this created a little more freedom financially it also put me in a limbo situation where I now required child care, work clothes, and transportation to and from work. While my finances increased my expenses also increased and it seemed that I was no further ahead and continued living hand to mouth with the added stress of a work week. I honestly had no idea how it could be any different. I took a chance and submitted my application to Phase III of the Family Self Sufficiency Program.

At the time, with trying to figure out how to now be a working single mom the idea of adding something new seemed to be too much, I wasn't sure I could do it. Thanks to my support system I was convinced to take this opportunity and see where it would lead. Truth be told, all the talk of budgeting and savings was too much at first. I could not see

how it was possible, I could not see any room in my ‘fly-by-the-seat-of-my-pants’ budget to organize, save and pay down my debt. It was too much and I was overwhelmed.

Fast forward to year 2.5 of the program, I have a monthly budget that makes sense, is predictable and leaves room for savings. I am currently not working due to health reasons but this has not caused an increase in stress or a loss of control. With a great deal of flexibility and creativity I have been able to keep my monthly budget on track, I have been able to add to my savings and take steps to paying down my debt in a meaningful way. Most importantly I have learned that *I* can handle this. That *I* have the ability to control my finances; no matter how limited they may be and that in taking that control I take a huge step towards reducing the stress in my life. The learning and support offered by everyone involved in the FSS Program has been invaluable and I cannot begin to say how thankful I am to have been given this opportunity.

Jenna

~FSS Participant, Phase III

“My children are my strength; I joined this program with the hope of making a better life for them. They are proud of me and for the first time in my life I feel strong enough to say out loud that I am proud of myself too.”

~ quote from an FSS Participant

Scared Sh**less

When I first started the Family Self Sufficiency program, I was a new resident to low income housing. I had never been on social assistance before and was a brand new single mother. I was scared sh**less and did not know where to turn, when the opportunity arose to be involved in the FSS program I saw hope for me and my son.

At my arrival into the program I relied heavily on my credit card to help make ends meet, without realizing the impact this actually had on me. I am very proud to say my credit card now stays at home and is rarely used!

This program offers many workshops that are valuable to anyone especially to those working with a restricted income. For me, one that stood out was focused on the reality between “needs” and “wants”.

New appreciation for available funds and working faithfully with a budget helped me to realize where my money is actually going.

I have met a friend through this program and other people in similar situations and realize I’m not so alone.

The administrative staff is incredible. In my particular situation my worker offers enthusiasm and endless support throughout any dilemma. I have been given valuable advice and various networking tools to help me to improve my situation.

I have also taken additional courses available to Participants of the program, guided towards child rearing and development. As a single mom these have been genuinely appreciated!!

Thanks so much to all involved for improving my life.

Laurie

~FSS Participant, Phase III

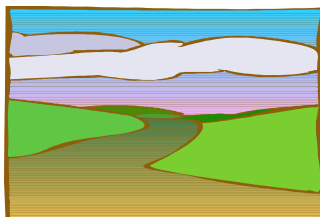
Dedication and Focus

Olena’s goals at the outset of the FSS Program were to save money and to prepare for the future. Part of a two-parent family with two children, this Participant still struggled to make ends meet. Although highly trained and experienced in her field of education, her European-derived credentials did not seem to lead to employment offers here, despite many submitted résumés. What Olena most wanted was the security that comes from stable, gainful employment so she could save money for her children’s education. In her entry interview for the Program, she was asked to describe her challenges with money. Her response was simply and honestly: “there is none (at the end of the month).”

Now in year three of the program, Olena has a full-time job, organizes the family budget, devours every workshop opportunity FSS has offered, and has savings toward completing education that will allow her to access career opportunities much closer to her gifts and aspirations.

Hers is but one of the stories of how dedication, focus and commitment, when matched with appropriate one-to-one supports and asset building opportunities can lead to success and new opportunities she once could not have allowed herself to imagine.

~ *Excerpt from an interview with Olena,
FSS Participant, Phase III*



On My Way to a Better Future

I was so lucky to get into the Program because it had already begun. I met my Family Advisor, Linda Marcinkiewicz, a gentle and caring soul. I had lived a whole lifetime never having the opportunity to learn the intricate workings of money. I would make half hearted budgets to assure that my bills were paid and then continue spending hoping for the best. Needless to say there was always more month than money. The FSS Program gave me the tools I needed with a variety of workshops to learn the complex issues around money such as dealing with banks and debt collectors. Now I've matured into someone who is able to provide for my family with a firm grip on my household budget. I am in control of my money, money does not control me. I am comfortable setting bigger goals for me and my family. With the consistent weekly or bi-weekly guidance from my Family Advisor I am well on my way to a better future. Thank you Linda and the rest of the FSS team.

Mo

~FSS Participant, Phase III

“Every time I put money in my savings account I feel in more control of my future. Even five dollars makes a big difference.”

~ quote from an FSS Participant

This Girl Was Like Me, Wasn't She?

I found out about the FSS program through a single Moms support group at James Bay Community project in 2004. A dear friend had enticed me to go with her. I reluctantly agreed. I didn't need any support, least of all from a bunch of women who were in a similar situation as my own. The group really grew on me. It was so refreshing to hear stories that were similar to my own. Nice to hear that I wasn't alone. Some of these women had been around the block before. They had a lot of great advice to offer. At the very least, it was an "ears always open" soundboard.

During one of our meetings, a girl came to speak to us about a pilot project she had been accepted into a couple of years earlier, the FSS program. Hearing her speak was profound, inspiring and motivating. It brought me to tears. This girl was like me, wasn't she? She could have given up, but instead she asked for help and support from her community.

Asking for help wasn't something familiar to me. It made me feel weak. After living in Victoria for 6 years without any family support near by, I was growing tired and discouraged. Something had to give as failure was not an option. I inquired about the program hoping that it would get the go ahead for the next phase. And it did. I applied immediately.

I was accepted into the first phase of the FSS program and assigned a Family Advisor, Linda, who would turn out to be my own personal soundboard for the next 6 years. Over the course of the first 3 year program, there were many transitions for me and my 2 young girls. Everything from family court matters, to broken relationships, going back to school to family illness and consolidating debt. It was all about tying up loose ends for me. All the while trying to keep a balance in my life and create a healthy path for my two girls. I was able to face all of the above head on.

When I heard about the opportunity to join the second phase of the program, I jumped at the opportunity. Having tied up loose ends, I was now faced with starting a new business. The resources that Linda has

been able to provide me have been invaluable. The tools that I've learned over the course of the last 5 years have not only aided in starting a new business, but in every avenue of my life.

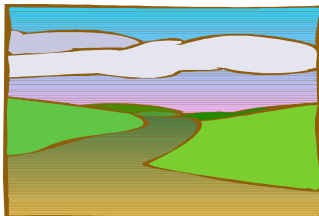
I honestly could not have done these things without the support of the FSS program and Linda. There have been many a time that I've walked into her office in tears, ready to give up. She has helped me see my strengths, reminded me of how far I've come and aided in outlining my course of action when it came to facing hurdles. I'm a better communicator, parent, business owner, planner, and more resourceful individual for having had this awesome opportunity.

There is something to be said for surrounding yourself with people who are positive, supportive and encouraging. My hope is that many more individuals have access to this program in the future.

THANK YOU is an understatement.

Chelsey

~ FSS Participant, Phase III



Keep Moving Forward

When I first joined the FSS, it was a pilot project. I was so happy to be involved in it for so many reasons. The savings incentives, the one-on-one and group support, financial budgeting, goal setting, and employment and health issues were addressed. My short term goal was to gain full time employment and my long term goal was to be a homeowner to provide a good home life for my children. I joined the FSS for an additional 3 years (Phase II) and I can tell you now I have two great jobs and I am moving into a Habitat home this year. I am so excited! I would like to thank the FSS program for all your dedication and support throughout the program and to Habit for Humanity for helping families and making dreams come true.

*Never give up on
your dreams and
keep moving forward.*

~ Kelly,

Former FSS Participant and future homeowner

**I can be changed by what happens to me, but I
refuse to be reduced by it.**

~ Maya Angelou

Building a Healthy and Successful Future

It has been a few years, our journey has continued...

I recently came across the photo from June 2008 FSS Graduation day; this event was a special milestone for us. It was the day I received my certificate validating my commitment to reclaiming my self sufficiency. The beaming grin of pride is clear on my face. I overcame many obstacles with my advisors as my personal cheer leaders rooting me along from the side lines.

Since I graduated from the FSS Self Sufficiency Program so much has changed, I was invited to a conference in Toronto as a guest speaker advocating on an issues very close to my heart. I had never before spoken in public, so sharing my experience and insight to a group of 110 Participants was overwhelming at first. Once I started to speak, I found the words seemed to flow. I used this platform to share the positive influences in my life and the team at FSS was a big part of rebuilding my personal confidence and self worth along with my support system at work. I gained even more management experience in my role as Assistant Manager, which provided me with the opportunity to demonstrate the skills I had gained in people management and client experience.

In March 2009 I landed my dream job, Manager of Client Care in my dream branch where I started out over 10 years ago as a rookie Customer Service Representative. I couldn't believe how fortunate I was to have the privilege of working with clients and colleagues who had seen the growth in me personally and professionally during my previous time there. And now I was going to be running the whole department; I felt like a real "grown up" with a sense of pride to have the empowerment and support of my manager.

Financially, I felt I had the stability to take my daughter's on a real vacation. We were so excited as we planned to take the train from Toronto to see Niagara Falls, something we could only imagine before. Now it was a reality and it felt great to see the look on their faces as they enjoyed themselves. I no longer had to disappoint them of living

pay cheque to pay cheque; we were in a good place in our lives together. My daughters have also benefited from the skills I gained from the FSS program knowing the value of the dollar and realizing how far they can make it stretch. They know the difference between “needs” and “wants.” I feel proud to say their needs are always met and the list of wants is very small and has become something we work towards and have gained over time.

Last summer I managed to save enough money and was in a healthy stage in my life to take my daughters to England to meet their Grandmother for the first time and for me to have a reunion with my mum after 20 years. I felt like a little girl all over again when we visited my childhood home and the High School I went to as a teenager. My daughters couldn't believe how welcoming my friends and our extended family were even though this was their first time meeting them.

In an attempt to pay forward all the good support I have received I signed up with the ICA as a volunteer mentor for new Immigrants to Canada. I meet with my mentee on my lunch breaks twice a month, where we review their current job search process and resume. Together I tailor make my suggestions and prepare them for interviews and insight into Canadian employment culture, which can be quite different from their country of origin. I found this was personally rewarding to know I made a tiny difference by providing a listening ear and sharing knowledge.

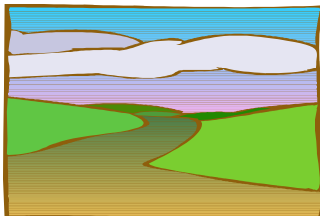
I can truly say from the bottom of my heart if I had not seen that flyer advertising the Self Sufficiency Program, so many years ago, the changes that have taken place in our lives since then, and continue, would not have been possible. This program in my opinion is “hope”— the so-called ‘light at the end of the tunnel’ when we have hit a dip in the road which could be considered “hard times”. I am living proof this program indeed is a success. I'm honoured to consider myself a graduate of the FSS program and look back at my journey with only positive thoughts and gratitude to the team that made it happen.

Sandeep

~ Former FSS Participant

“Today, two and a half years after leaving FSS I am proud to say that my partner and I are now in a financial position to purchase the home we have been dreaming of for our children. With family supports and my FSS savings we have been approved for a mortgage and are currently searching for our new home. Once there, I will be formally opening my home base business. I am so excited about our future. It is all coming together for us. Thank you FSS for your support.”

*Sincerely,
An appreciative FSS Grad*



**Only when we are no longer afraid do we
begin to live.**

~ Dorothy Thompson

A Sincere Thank You

Saying goodbye to an amazing group of people is very hard indeed...

Since the FSS Program began almost nine years ago, I have often been asked, “What makes this Program so different, what makes it work for people?” With each Program (Pilot, Phase II and now Phase III) the answer to that question is still difficult for me to articulate. But what has become more and more clear to me is that what makes it work is as individual and unique as each and every Participant who has ever been involved. It has been an opportunity for individuals to get involved in something that will support them as they develop plans for a sustainable future. From the initial inception of the Victoria Family Self-Sufficiency Program back in 2000-2001, the community’s hope was to build something that would really work for individuals. It needed to assist people in maintaining secure housing and incomes that would support the needs of each family in an on going way. Participant feedback has played a significant role in the growth and development of the Program.

The way to do this was to try to stay as flexible as possible with the structure of the Program to ensure that Participants were offered a full opportunity to really look at where they wanted to go and make their own plans for how they could realistically get there. The goal was to support people as they moved beyond limited incomes and resources to a life where they could actually realize their dreams. Having a long term (three year) opportunity to access support while making life changing decisions, for some Participants has meant they have been able to take on addressing the very scary issue of being a single parent responsible for supporting a family with only one income. For others it is the knowledge that their hard work will pay off at the end of the Program when they are able to access the savings they have been building and using those funds in a way that meets their immediate and long-term goals. For many others, FSS has been somewhat of a ‘touch stone’ that they describe as having helped them stay focused on their long term plans while they jump many hurdles and face numerous set backs along the way.

A common experience for me as a Family Advisor (especially nearing the end of a Program) has been to answer a call from a Participant that goes something like this: “Do you have some time to talk? I have a problem. I don’t think I need you to do anything, I just need you to listen while I sort out where to go from here.” Their problem might include: losing a job, coping with a death of a family member, experiencing a serious health problem, worrying about how they will be able to take care of their kids, trying to support older children as they face their own struggles in this ever changing and often challenging world, not having enough money to make it until the end of the month and the frustration and humiliation of having to go to a food bank... and more.

Through it all, I see people who seem to have an amazing capacity to stay positive while taking one day at a time. What role models they are for us all! A common goal for many Participants is to live a life that includes being treated with respect by others, not seen as a statistic, but as an individual with hopes and dreams like everyone else. Perhaps their greatest hope is simply to be able to offer their children a healthy, happy life. That’s really not too much to ask for is it?

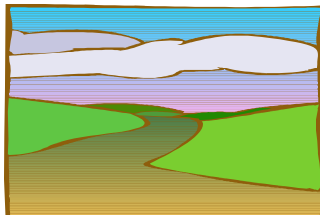
Participants in the FSS Program (current and former) are our friends, our family, our neighbours and our teachers. They are you and they are me. The only big difference is that the Participants in FSS take on a three-year commitment to work toward change for themselves and their families... thus impacting the larger community in profound and subtle ways. Their dreams include a safe world where a healthy environment is essential; they talk about paying full attention to issues like climate change and the importance of leaving behind as small a footprint as possible. Of great importance to them are the complex issues of access to affordable education, reducing violence in society and reducing poverty while building sustainable futures.

I would like to offer my sincere appreciation to all Participants for their hard work, perseverance and patience throughout the past few years. You were all so creative in your efforts to bring your dreams into reality. Thank you for being as open as you were and able to meet the many challenges you faced while staying true to your own values on that journey. Without you and your determination the FSS Program would

not be what it is today. Along with you I have gained much on this journey. You have made me laugh, cry, taught me new skills and increased my knowledge about what really counts in life. I thank you for that. My wish for you and for your families is that you find time to enjoy your lives and stay courageous. Thank you for your teachings. Congratulations on your successful graduation. YOU ROCK!

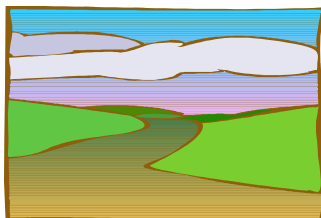
... You deserve the best! With much R...E...S...P...E...C...T

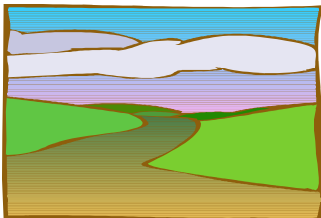
Linda Marcinkiewicz,
~ FSS Family Advisor, 2002 – 2011

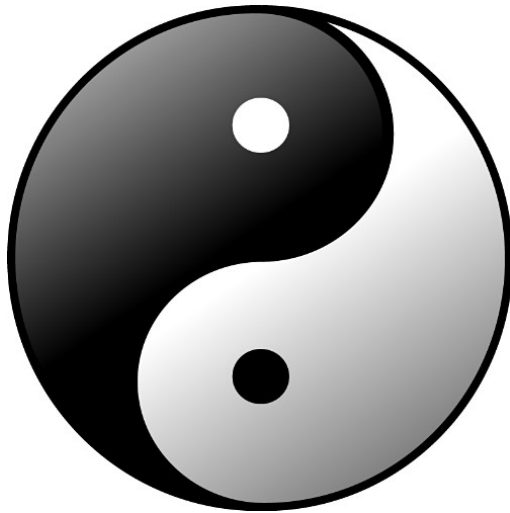


“I have been able to stay true to who I really am while in the FSS program. Now when life's problems come up I don't let them derail me from my goals, I just pick a different path and sometimes my goals change. I now feel like I have some control in my life, especially when it comes to my finances.”

~ quote from a former FSS Participant







陰

Yin

陽

Yang

Yin Yang expresses a fundamental Taoist belief in the synergy of opposites. It can be interpreted as the harmony between, among other things, joy and adversity. The flow between the two extremes always returns to a place of balance and tranquility.