

**Journeys to Self-Sufficiency
Phase IV**



"All Things Are Possible"
Janet Kozak

Journeys to Self-Sufficiency

Victoria FSS Program Phase IV

A Publication of the
Burnside Gorge Community Association (BGCA)



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What is the Family Self-Sufficiency Program?

The Family Self-Sufficiency (FSS) Program offers families the opportunity to work towards 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 FSS 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.

Participation, Pilot to Present

- 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)
- Victoria FSS Program – Phase IV, 2011 – 2014
(75 Participants)

History of the FSS Program

The Family Self-Sufficiency Program 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 and helped them to become financially self-sufficient. A review of United States programming revealed that there were over 1400 FSS programs throughout the United States. 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?” B.C. 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 the 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 emerged.

Including the current graduation, there have been four successive phases of the Program. 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.

About Asset Development

A key component of the FSS program is the opportunity for asset development for participating families through either Escrow Savings or Individual Development Accounts (IDA's).

An IDA is a matched savings plan whereby participants pay into a savings account on a monthly basis (with preset minimum and maximum amounts) for a designated period of time and those savings are matched by the program at a rate of 3x upon successful completion of the program. Use of the savings is tied to educational, employment or personal goals. IDA's allow families to develop financial skills and savings habits, strengthen life-skill capacities that build hope for their future.

Escrow savings programming is supported by BC Housing and CMHC/CRHC and offered to tenants who have rent increases during their time in the FSS program. Participants earn the savings based on the difference between a) their rental rate in the month following their enrolment in FSS and b) increases above that rental rate throughout the Program.

As a result of these savings programs many FSS graduates have been able to move out of subsidized housing, transition off of income assistance, increase long term savings, and establish education funds for their children. Building assets can impact future generations, potentially changing the pattern and cycle of poverty.

FSS 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. FSS has been promoting, fostering and facilitating healthy financial and other lifestyle choices through support and education to families in our communities since 2002.

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 FSS Program and its 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 IV of FSS 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. FSS continues to play a key role in supporting families to make positive life changes and in providing crucial education and support to members of our diverse communities.

Suzanne Cole, BGCA Executive Director

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 each of us holds an intrinsic value which contributes to the betterment of society when that value is recognized. Our deepest heartfelt thanks to every one who allowed us to share their journeys.

Sharing a Dream – Spring 2014

In the spring of 2014 FSS was contacted by a recent graduate who said she had some very exciting news to share. She and her family wanted the staff to know what a positive impact the program had had on their lives. She said being in the program helped them get started 'together as a family'. It gave them the support they needed in order to step back and look at their money in a different way, and encouraged them to save and reduce their debts as well. She said that it was a challenge, but her and her partner were very determined and stuck to their plan. Over time they have doubled their incomes doing jobs they love to do and have been able to sustain that. They moved out of subsidized housing when things started to come together for them and rented for a while. They had set a long-term goal of homeownership, thinking at the time that it would take many, many years before they saw that dream come true. It just did! They were recently approved for a mortgage and have just moved into their dream home! She said they have been able to move out of 'poverty-level living' and 'now are now living a comfortable life that they love'.

~Phase IV Early Graduate

*"Yes, I found the strength to rely on myself and
to have faith and trust in myself."*

~Phase IV Participant

Living the FSS Dream

From a practical point of view, the FSS program gave me a helpful perspective to do things in order to secure my future, or at least move a step closer to my goals as a single mom seeking financial independence. Before my participation, I labelled my experience as a struggle to settle down in a new country, and there were so many things that needed to be addressed, as is the case of the perpetual human condition; but 'self-sufficiency' was a neat phrase that quickly focused one's attention and resources to an identifiable goal.

I learned to do 'financials' as pertaining to my own family's ins and outs. Prior to this, being a university graduate, I was more interested in researching financial investments that brought in big gains in a short time. With FSS, I quickly turned my attention to the items at hand, of living costs. It forced me to sit down and stop dreaming of lottery-like gains and focused on balancing the family budget. The FSS strategy is about knowing how to navigate home finances and how they will work in the long run to the family's benefit. Simply by being more aware of how we are spending and to note down exactly what we are saving for: short-term and long-term goals are an important first step.

FSS monthly financial planning with my Family Advisor helped me stay focused in balancing the elusive budget. I was certainly more aware of my money flow with the tracking of each categorical expense and could therefore tweak it here and there to try and stay within budget, thus avoiding too much personally-induced debts due to expenditures.

With the FSS program, I was also introduced to financial workshops. These workshops were tremendously informative and one only wishes that such workshops were open to the flow of public participants, as it encourages financial literacy, something a lot of us do not have. The workshops gave participants money skills and financial tools to change one's perception of how to work with money, be it to achieve self-employment, employment, or how to reduce or manage debt. In a way, it was like the next step, after learning the tools to balance the family budget; what one can do with the savings and hopefully, move towards an idea of greater financial independence. It was not a numbers game but instead focused on developing a participant's motivation and behaviour predictive of financial success. Yes, a tall order indeed, from low-income status to self-sufficiency, and to motivational behaviour in believing in the self and the system, hopeful for a later date financial success! Coming out of it, I can say definitely, I have learned and changed with the program. I am sure there are success stories, yet there is still some way to go before success is claimed.

~Phase IV Graduate

*“It's not such a scary prospect and I feel it's
within my power to do what I have to do. And
ask for help if I need it because it is
out there for me to access.”*

~Phase I Graduate

How has FSS Changed my Life?

Two and a half years ago, I remember being on the ferry with my children, and when they asked me for a treat from the gift shop, I obliged and was mortified when I was told that we could only pay with credit card or cash. I had neither. My divorce that began 5 years earlier had taken 3 years and my impeccable credit rating when all was said and done. My husband was the sole provider. I became a single, working parent all in the same month. After paying the minimum on the credit cards that were in my name for a year, there came a time when I had to decide between food for the kids and I or to continue making payments and getting nowhere, as the divorce was taking longer than I had expected. My kids and I walked to the cash machine on the ferry, and I told them not to worry - Mommy would just get some cash from the bank machine. I became clammy and nervous; I had no idea how much money I had in my account. We had been living in overdraft for so long now; I really had no clue, and was too afraid to even look! Long story short, my kids did not get their treat that day, the machine would not pay out. I vowed after that day to get a hold of my financial situation, to force myself to look at the numbers and push through my fear.

It wasn't long after that day when a friend spoke to me about the FSS Program. I had heard about it before in passing, and now was the right time. I didn't know what to expect, except that if I saved money, it would be matched! That was exciting to me! The potential of a "nest egg" of sorts, to have a little extra put aside for emergencies. Two years later, my eyes well up

with tears thinking of all I have gained from the FSS Program, from learning to feel the fear and look at the numbers; and having my Family Advisor beside me every step of the way, encouraging me, believing in me. To actually being able to plan for items or adventures I want/need for my children and I. In the last 2 years I have come from living in my overdraft consistently to building up my account to the point where I no longer have to worry about buying candy on the ferry, and if the machine says "no", I know that the machine is not functioning properly and it's not my empty account! I have been given a Visa from Vancity that I consistently use and pay off each month. I have enough money in savings to buy the braces that my daughter needs. With my matched dollars that I had set aside for emergency use or my "nest egg", I was able to fly back to Ontario to spend a month with my mom who was terminal with lung cancer. I would not have had the opportunity to see her again had it not been for the program. There have also been other programs that I was given access to outside of FSS, simply because I was a member.

The benefits are countless and obligations are few, I simply would not be where I am today, emotionally or financially without FSS. I continue to grow as a person and a mother. I am looking forward to beginning my Psychology degree this September and am excited about looking at my budget to accommodate life as a student. It is exciting, not scary! My Family Advisor beside me, every step of the way. With Gratitude and happy tears – thank you!

~Phase IV Graduate

A Life-Changing Program

I would like to give you an idea of the impact this program has in people's lives by sharing my story of how the FSS program has changed my life and the life of my family. When I entered the program in 2002, I was in a deep depression with not much hope for the future. I had been injured while working an "under the table" job, leaving me unable to work for two years without being able to collect E.I. or E.I. medical benefits. During this time, while trying to support our four children, we depleted our savings, and created a huge credit card debt. As a result we found ourselves having to declare bankruptcy and applying for welfare benefits. All of these things combined contributed to me becoming increasingly alcohol dependant and severely depressed.

My wife had heard about the FSS program and had strongly encouraged me to apply. At first, I wasn't as enthusiastic as I probably should have been, but eventually, with the constant encouragement from my Family Advisor, I found myself making the life changes I needed to make. By the end of the first year of the program, I was gainfully employed, had quit drinking, I was seeing a counsellor regularly, and, most importantly, I had a plan for my future and the future of my family. I learned so many valuable things in this program, but most importantly I learned how to rely on myself, and with the help and encouragement from my Family Advisor, I was able to reach the goals that I had set. By the end of the program in 2005 we had enough money in our Escrow and IDA accounts to purchase a mobile home and moved into it in September

2005. After having a mortgage for the past six years with Vancity, we have now been pre-approved for a mortgage up to \$500,000.00 to purchase a new home.

None of this would have been possible without the FSS program. This program is life- changing for so many people. I don't see how we would have gotten ourselves out of subsidized housing and into our own home without it. My children have also benefitted greatly. I was able to become the role model they needed as they went through their crucial teen years, and they have connected with the Burnside Gorge Community Centre with their own children, taking advantage of the many programs offered. This program as it has literally changed my life. I don't like to think about where I would be right now if I hadn't been a part of the FSS program.

~Pilot Graduate

"I lived in subsidized housing while I needed it and have since followed my dream and moved to the country. I used my FSS (IDA and Escrow) savings to help purchase a small piece of land and built my own cabin. I am very happy. The program definitely helped me achieve my goals."

~Phase III Graduate

Living with Balance and Meaning

I began Phase III of the Family Self Sufficiency Program trying to make ends meet while on income assistance and dealing with a rare health disorder. In 2007 I went back to work, and 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. This living hand-to-mouth is what was being modelled to my young daughter – these were the lessons she was also learning.

In the FSS program I learned how to shift my perspective to see that I could make my budget work for me. With the support of my counsellor, good humour, creativity and hard work, I was able to establish a budget that allows me to not only stay on top of what needs to be paid each month but to significantly pay down my debt and to set aside money in savings. I was also able to set up an allowance for my daughter so that she could begin to learn important lessons around managing money. Our home became a lot less stressful and I was able to allow my daughter to go forward with her figure skating and other activities. This living in a balanced and meaningful way is what was now being modelled to my daughter – these are the new lessons she is continuing to learn.

The work done by the FSS program is invaluable. People come to the program feeling overwhelmed by

debt, housing, finances and how to make it all work, and, at the same time, working to raise a healthy family. The FSS program not only provides the practical lessons but is also able to provide the emotional support that is often needed. Participants are able to create support networks between themselves that carry on beyond the duration of the program. In every phase of the Family Self-Sufficiency Program, individuals have made great strides in taking control of their finances and their futures. Each of these individuals is now modelling these lessons to their children.

~Phase III Graduate

“When I started in this program I was very depressed about my future my financial situation and how I going to provide for my children s future let alone mine. I learnt skills that rebuilt my confidence, that opened my eyes to my personal professional potential reducing my fear of starting a new career and life direction. Moving forward without fear of failure.”

~Phase I Graduate

Don't Give Up

I am writing to tell you about the FSS Program. If you are thinking of joining the program or supporting the program in some way, I would like to share with you some of the ways the program helped me. I am happy to say that I love life now and truly believe I can do anything I set out to do. That was not always the case.

When I first heard about the program was living in subsidized housing with my two teenage children. It was a very low time in my life. In my early days with FSS I was stressed and worried about everything. Even though I had a loving family and supportive friends, I felt so alone. I cried all the time and thought that my life would never be any different. I felt stuck and I couldn't figure out where to start. I wondered things like:

- How can I get up and go to my job each day when I feel so bad? What if my boss finds out what I am really like, will she find a way to let me go because I am not the stable person she thinks I am?
- Will I ever feel happy again? Other people seemed to do just fine – will I ever stop judging myself?
- Will I lose respect from others if they find out what a mess my life is in? How will I provide for my children and be a good role model for them when I feel like such a loser?
- How will I ever get out of debt when I don't make enough money at my job to cover everything?
- I don't know the questions to ask or who might be able to help me. And besides, why would anyone want to help me? I am too embarrassed to talk about my financial problems.

One day I saw a poster about the Family Self-Sufficiency Program and picked up the phone. That was a turning point in my life. I joined the program and worked with a Family Advisor for about five years. During those five years and in the years since, my life changed radically. I now believe in myself, I'm not so afraid of change, I am confident in my problem solving abilities, I have become the go-to person for others in my life, I trust the decisions I make even when I have to go back and do something differently when it didn't work out the first time and I now pay all bills on time and set aside money for things that are important to me. My children learned along with me and now both have savings accounts. In the program I was encouraged to dream BIG. It was very hard but once I got comfortable with it, I just kept making more plans and heading in a direction that I had always wanted to go. I was following my dreams --- I am following my dreams! The kids are older now and need me to be around less and less these days. In some ways that makes me very sad but I'm also happy about that. It means they are okay. And I am off on my own journey.

- I went from being stressed all the time and not knowing how to cope with it, to being stressed some of the time with a support system that I know how to access if I choose to.
- I went from no savings and large debt, to pretty good savings and no debt! I am very proud of myself. I worked very hard and with a plan and the support of my Family Advisor I was able to stick to my plan. It has paid off in so many ways. I am thrilled to be taking myself on the first real vacation of my life! I can now sleep at night and I no longer

describe my self as someone who is 'stressed out'. I don't feel the anxiety I used to when I looked at my finances and I haven't felt that anxiety in a long, long time. I now have choices!

- After many years of living in subsidized housing I have now moved out. It was much harder to do than I had anticipated. My original plan was to stay only until I got on my feet after leaving an abusive relationship. I had no idea that it would take me almost twenty years to accomplish this goal. I loved my home. The kids and I had some of our happiest times there. We also faced huge challenges during those years. The stigma of being dependant on 'government help' was hard to cope with at times.
- I am back down to having to do only one job, and loving it.
- I am proud of the fact that I built savings while in the program, made a plan for those funds and then used that money for what it was intended.

I know that I was the one who actually made the changes happen in my life, but I can not say enough about how critical the 'walk with' kind of support offered by FSS staff has been to me. I experienced many ups and many downs during the five years in the program and during the downs I often called my Family Advisor to just check in and hear a supportive voice. I know that the FSS program did not do it all for me but with me. Without that support I don't think I would be where I am today. The staff believed in me from the beginning, even when I did not believe in myself. They provided a space for me to really look at the things that were holding me back and treated me with

respect. They helped me figure out what I needed and where to get the support that would be most useful to me. I never felt judged. That really helped me to be brave and take small steps as I went for my goals. By the end of the program I was laughing a lot; something that I did not think was possible. I'm loving life now and finally feel in control of my future.

So, for those of you who want to make a change and are scared to take the next step call the FSS program. It might work for you too. Don't give up!

~Phase II & Phase III Graduate

"Tremendous boost of confidence. I felt so lost and incapable of taking care of my baby and getting deeper and deeper in debt but I really was just using all the credit given me to just scrape by.

Now I have almost completed my first year teaching, gotten the consolidation loan and saved money to take my girl to Disneyland- wow!!"

~Phase IV Graduate

Tears of Gratitude

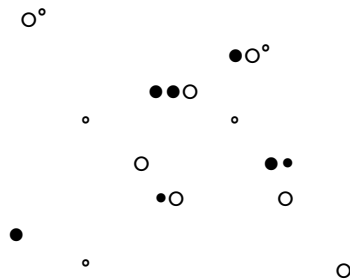
As I reflect on my last few years, one thing really stands out. I cry A LOT. Two years ago when I began my journey in the FSS Program, I cried the acid tears of shame and guilt, almost daily, for having dug myself into such a dismal hole of debt (with the best of intentions). While my main focus, of course, was raising an active, intelligent, grounded, excellent human being (tears of Mama love), I participated in the many offered workshops, discussions and resources my diligent Family Advisor kindly extended. Meanwhile, I was finishing my schooling, working part time, and going to two food banks a month...great sobs of an exhausted, deflated spirit. Yet through my practice of saving in the IDA Program, I was learning many great truths: the importance of goal setting, priorities, forming positive habits, and finding balance. Wow....many less tears!!!

Following the gorgeous, inspiring graduation of our one-year program completion, I openly wept humble tears of achievement. Since then, I have proceeded with different steps to ease the fulfillment of my debts; I have endeavoured to continue to put a little bit aside every pay cheque; and I am so proud to say (private victory cries!) that with our modest savings, I am able to fulfill that exceptional little girl's dream of going to Disneyland.

Without the incredible opportunities offered to us by my Family Advisor and this life changing program, my child and I would not have been able to reach this point in our progress so quickly (I did not say

painlessly!) The year-long 'phases' and consistent meetings with my patient, empathic Family Advisor really provided what I needed to stay on track... confirmation of goals, and straight up moral support.

THANK YOU THANK YOU THANK YOU



These are my sincere tears of gratitude.

~Phase IV Graduate

*"It's not such a scary prospect and I feel it's
within my power to do what I have to do. And
ask for help if I need it because it is out there for
me to access."*

~Phase I Graduate

LAUNCHING PAD

Imagine a Boeing 787 Dreamliner just prior to taking off. The ground crew loads the required supplies. The pilot goes through a safety check. The plane has to taxi for an extended period of time down the runway because it is so large and unwieldy and it needs space for the miracle that is about to commence – flight. Then the pilot communicates with the tower, “Ready for take-off...” That is how I feel about the Family Self-Sufficiency Program. It is the launching pad for my hopes and dreams, my miracle.

When I first arrived at the program, I had just left an abusive relationship after 15 years of marriage; I had a head injury and was asked to leave my job; I was parenting a nine-year-old boy with special needs; and I had next to no money or belongings. I was a bit glum about how to design my future on a shoe-string budget.

The program helped me bring my values and habits into alignment, trim off the fat and plug the holes on my “leakage”. First, I faced the deep-seated shame that came with finding myself in an unpalatable life situation. I was so grateful for the non-judgemental and supportive attitude of my coach. It allowed me to stop punishing myself and to corral my knee-jerk purchasing (behaviour that was soothing at the time but sabotaged my more precious goals). Without unveiling my habits and the beliefs and values behind them I would not have been able to progress and sustain my growth in the area of financial management.

Next, the program taught me to evaluate my true needs and wants. I could then find room in my monthly budget to prepare for the unexpected, like car failure; think ahead, so that I was able to move to a new home gracefully instead of frantically; save for education, so that I could get beyond crisis and move into thriving. I also came to realize that I needed, wanted and was able to budget in things I was passionate about and believed in, like doing outdoor adventures with my son and returning to school.

Sticking to my plan isn't easy. I still struggle with keeping my food budget in alignment and my resolve wobbles when my son sets his heart on a shiny new object. But with my plan I know that what is not urgent but important will no longer be sacrificed for what seems urgent. I balance current needs with future goals.

Thanks to FSS I am able to navigate my way through the clouds of temptation, fatigue and fear. I am able to manage my resources in a way that work for my present AND my future. I am exceedingly grateful for the tools, workshops and coaching of the FSS program.

Thank you!

~ Phase IV Graduate

A Strong Foundation

I clearly remember my FSS interview. I sat in what I thought was a very small chair in a small, dark office with cement walls and no windows. A metaphor of my life. My life was crumbling at the foundation. I felt like a huge failure. For 15 years, I had been the single, successful, healthy, fit Mum full of laughter dreams. Only on the outside. I thought I was keeping all the balls in the air, but one ball fell, and they all fell to the ground. What a mess. My personal foundation had crumbled almost beyond repair; I had had an aneurysm and went blind for more than 8 months, I was lucky to be alive. Everyday was a challenge. My head felt like it was in a vice, the pressure and the pain almost unbearable. My teenagers were scared to death, as I was their only parent and sole provider, now on a limited, fixed income that did not cover our basic costs. I sold or eliminated everything; car, cable TV, cell phones and bus passes. We turned off anything that drew electricity that we could live without. We reviewed our budget and found more ways to cut. We ate only what we had or I could make or grow. We began delivering the Saanich News to cover the \$40.00 saving plan. This actually turned out to be fun. We talked, we played board games, we watched DVDs from the library, we got free L.I.F.E passes, and we started laughing again at the dinner table. Home work was always done...not always the dishes.

However, in December of that year, my brother was diagnosed with terminal cancer - a massive tumor between his eyes. Once again my world looked dark. All we could do was live through it, and we all did,

including my brother. My foundation was weak but now there was a foundation.

I can remember going to see my FSS Family Advisor, walking there rain or shine because there was no bus money. I was still not losing weight and I must have walked to China and back. My Family Advisor, who was sent from Heaven, would listen to me, consoling me as I cried, but kept me grounded, realistic and goal driven. I ran my home like a building site starting with a strong foundation.

Health issues were what they were but as I stood in front of the mirror I did not like what I saw. I researched and devised a plan that was reviewed many times but had obtainable goals. I continued to heal myself from the inside out. I ate an organic vegetarian diet and I started doing yoga and meditation. I took responsibility for myself and, in turn, wanted to live again. I no longer walked without presence. I walked, I ran or I cycled, and I started to lose weight. I mean the real weight - not just the physical appearance but the negative self-talk. My foundation was stronger and now had structure.

In support of my brother, we decided to participate in the Ride to Conquer Cancer and this is when the next ball fell. My son was killed during the ride and my world fell apart again. However my foundation - now strong - had structure and now windows.

Honestly, I believe we meet people for a reason, we learn from our experiences and we choose our life direction. The road can and will get bumpy with some

really deep black holes, but it is our responsibility to find ways to resolve and flourish from our challenges. The skills I had learned from the Family Self-Sufficiency team and other programs I was able to participate in because I was a FSS participant were life changing. However, I had to take personal responsibility for myself and make the changes I wanted or I would have not benefited to the extent I did.

When I committed to the FSS program, I had no idea of the challenges before me, I had no idea of how personally, emotionally and physically removed I was. I am now aware of my strengths and weaknesses and I now allow myself to fall and to grieve but know when my foundation is having structural issues. I know my foundation is built to weather all the environmental stressors.

The Burnside Gorge Association Family Self-Sufficiency team has a unique and strong interpersonal foundation enabling them to support each other while supporting Participants. FSS Participants are not enabled but supported while they design their architectural building and are given the skills to build a strong foundation, as each building site is unique. It does not matter how long it takes to build the building - what matters is a strong foundation and how the building stands alone amongst the other buildings.

~Phase IV Graduate

Making a Dream Come True

I'm writing to let you know what has happened in my life since graduating from Phase II in August of 2008. During the program I attended classes, worked on my finances and learned as much as could about the field of work I am passionate about. I also worked part-time when I was able in order to help support my family during that busy and challenging time. My goal was to move out of subsidized housing and eventually buy my own home. During the time I was in the FSS Program I learned so much about myself and my money and I got very good at budgeting!

After graduation I used some of my FSS savings to move out of subsidized housing. I locked away the remaining savings and added to it as I could.

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-based business. I am so excited about our future. It is all coming together for us. Thank you FSS for your support.

~Phase II Graduate

A Brighter Future

I can't express enough how grateful I am for the life changes I have had in the past year because of this program. When I came into FSS I was in a place of distraught with my life and was having difficulty being able to deal with the financial mess I was in amongst other things that were affecting my well being.

These are some of the ways that FSS has helped me become more stable, stress relieved, and confident to name a few.

- It helped me do some planning for my future which was too overwhelming for me to do on my own. I had debt that I was too afraid to deal with for 11 years and my Family Advisor guided me to the resources necessary for me to get that all sorted out.
- I hadn't had a bank account for at least 4 years because of creditors and, using the resources and encouragement of my Family Advisor, I was able to sort that all out. I was then able to open a bank account.
- I have learned to budget my money which enabled me set aside some savings for myself to use for my plan that I set forth in the beginning of the program and to see where my money was going.
- My Family Advisor taught me the basics of Excel and now I am able to plan and stay on budget.
- I hadn't had any credit for 11 years and I'm so happy to say that I was able to get my first credit card of my own and I'm now able to use the tools that my Family Advisor gave me to start building some credit for myself.

Aside from all of the above, a large amount of stress in my life subsided and it feels like a ton of bricks has been lifted off of my shoulders. My health issues have improved tremendously, my confidence has come back, my lifestyle has changed for better and I can't express enough how very grateful I am. Although I still have a bit of a road ahead of me, it's not near as rocky as it was and I see a future that's not bleak.

~Phase III Graduate

"I can thank the program for giving me support and IDA & Escrow savings (which is still in savings I might add... untouched for its intended purpose). I now have discipline that is for sure. Having the IDA savings continues to give me security for an emergency or a buffer for a time it might come in need. I am in school now and on the tail end of first year pre-med. It's challenging me on new levels! Please know that the Family Self-Sufficiency Program did support my direction, support my goal of moving forward in life (instead of getting stuck in a rut) and for this alone I am very grateful."

~Phase II & Phase III Graduate

Priceless

I was a single mom, with no family or outside support and felt, quite honestly, lost in the system. Low income doesn't make for high self-esteem. Just getting by doesn't make one feel like they are getting ahead or anywhere, for that matter.

Normally I wouldn't pay attention to any flyers or hand out programs – but this wasn't a hand out program, far from that! It was a “head's up help you up on your feet to succeed and be happy program”. A non-judgmental, caring program that DID help me in more ways than anyone could possibly imagine!

The Victoria Self-Sufficiency Program is just that - SELF Sufficiency. It empowered me and gave me more than an Escrow and an IDA savings Account, which helped my son and I so much!!! It gave me BELIEF in myself, confidence and a sense of strength, that I did matter and I was talented and educated and smart and capable – and I can tell you the team that has been running it knows exactly what they are doing!

If you were to tell me I would go from being on Social Services (not by choice) to traveling the world, and having amazing credit, a car that is paid off and a government job well I would have said, “Who, me?” back then. Now I can tell you “YES! That's me!” There is the age-old saying – you can give a man a fish or teach him to fish. Well, I turned out to be one heck of a fisherman!!! I couldn't have done it without the amazing resources and positive encouragement of the Advisors of the VFSSP!

I spend my spare time thinking of where I can take my son or what I want to do on the weekend – not stressing about rent, bills or groceries. I have them to thank – not just for me, but for my son. This is GOLD... actually it's PRICELESS!

I hope with all my heart that others can benefit as I did! I couldn't have done it or be where I am without their loving support.

~Phase II Graduate

"I continue to try to live in the present as much as possible and trust the moment. I am in a better place financially, emotionally and mentally since I took the FSS program. I was dealing with an overwhelming situation and it helped so much. I will always appreciate that from you (Family Advisor) and the program. I am no longer living in subsidized housing and I actually have a good credit rating now!"

~Phase III Graduate

“Before my life changing medical condition arose I was living to work trying to provide a double income for my family by working two jobs and not living. What I have learnt from the FSS program was that I was mentally and physically dead, I had lost my “varoom,” “my passion.” I had to stop living for everyone else, I had to find balance. I had to find success, I had to have an action plan to resolve all areas of my life that were falling apart. I knew that self confidence comes with personal success, surrounding ones self in a positive stimulating environment. I also had to reaffirm over and over doing this was not selfish but very important to my personal health and self confidence. In turn teaching those around the importance of self care and financial self-sufficiency.”

~Phase 1 Graduate

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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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Janet Kozak and Alaina Baskerville-Bridges (FSS Participants), for contributing their artwork on the cover of this booklet

FSS would also like to thank the members of the FSS Advisory Committee - a diverse group of individuals who have dedicated time and energy in their commitment to supporting strong families and community.

Artist Biographies

Janet Kozak - (cover art, front)

Janet Kozak studied Studio Art at North Vancouver's, Capilano College, and attained her BFA at University of Victoria, on Vancouver Island, British Columbia. Her work has been exhibited locally and in group exhibitions in Serbia and Montenegro and in the former Yugoslavia. Her most recent work has focused on mapping and an exploration of identity and place while experimenting with materials and form.

Alaina Baskerville-Bridges - (cover art, back)

Born in a small town called Pinawa, in Manitoba, Alaina started drawing at the age of three, first with crayons on the wall, (whoops, sorry mom!) then, markers on paper, and now, acrylic on canvas is her chosen medium. The subject matter she paints ranges from people to landscapes. Alaina now lives in Victoria, B.C. with her two beautiful daughters. She has an Associate Degree of Visual Arts from Camosun College and is working on her Bachelor Degree in Creative Writing at the University of Victoria.

If you would like more
information on the Family Self Sufficiency Program,
please contact:

Burnside Gorge Community Association
471 Cecelia Road
Victoria, BC V8T 4T4

T. 250-388-5251
F. 250-388-5269
E. info@burnsidegorge.ca
W. www.burnsidegorge.ca

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- Financial Empowerment Resource Network
- Mustard Seed
- Victoria Women in Need Community Cooperative

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"Arbutus in Green"
Alaina Baskerville-Bridges