

## Journeys to Self-Sufficiency Phase V



*"Entering Within"*  
Cheryl Henhawke

# **Journeys to Self-Sufficiency**

## **Family Self-Sufficiency (FSS) Program Phase V**

A Publication of the  
Burnside Gorge Community Association (BGCA)



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## Table of Contents

What is the Family Self-Sufficiency Program? .....	4
About Asset Development .....	5
History of the Family Self-Sufficiency Program .....	6
FSS and the BGCA Vision of Sustainable Change ....	7
A Note from the Advisory.....	8
Participant Journeys .....	10
What An Amazing Year	11
Building Confidence in our Future	12
Did You Get the Book	13
From Fear to Fierce	14
Ending Generational Poverty	16
Untitled	17
Knowledge	18
Where Would I Be	18
Unfurling	19
Safe and Supported	19
Oh! The Budget!	20
Strength for the Journey	22
Artist Biographies .....	24
Acknowledgements .....	26

## **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
- 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
- Provide a value-added service to existing agency and community programs as part of our financial literacy partnership commitment

### **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
- Referrals and linkages to community resources
- Networking and community partnerships

## About Asset Development

A key component of the FSS program is the opportunity for asset development for participating families through either the Escrow Savings Program or Individual Development Accounts (IDA's). Escrow savings opportunities are available to eligible subsidized housing tenants who incur rent increases during their time in the FSS program. This component of FSS is generously funded by BC Housing and Capital Region Housing Corporation.

An Individual Development Account 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. The program matches the participants' savings by up to 3x, depending on funding.

As a result of these savings programs FSS participants have the opportunity to accumulate assets to begin to invest towards further planning for long term self-sufficiency. This may include building resiliency through the creation of emergency funds, long term savings, education funds for themselves or their children, business start-up/growth and increasing housing stability.

*'Lack of income means you don't get by.  
Lack of assets means you don't get ahead.'  
~ Ray Boshara*

## **History of the Family Self-Sufficiency Program**

December 2017 marks the end of five successive phases of the Program. We are excited to be celebrating 15 years of working with participants to support them towards greater self-sufficiency through increased financial capacity and long term support. To date 267 families have graduated from the program.

The FSS 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 move away from government support. 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 Steering Committee. Out of this work came the nucleus for the FSS pilot in 2002. A number of funders decided to take the risk and funded the Program: BC Housing, Pacifica Housing, Capital Region Housing Corporation, Ministry of Human Resources Policy and Research Branch (now the Ministry of Social Development and Poverty Reduction), the Vancouver Foundation, the Vancity Community Foundation, and the Coast Community Foundation. Other funding and supports were located as programming emerged.

We are excited to begin Phase VI in 2018.

## **FSS and the BGCA 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 Family Self-Sufficiency 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. This includes expanding the reach of FSS by offering our expertise to other members of the community through the delivery of financial literacy education through partnering agencies.

Congratulations to all the staff, advisory committee members and other 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

## **Landing where you belong**

Most of the stories I have heard about participants' incredible journeys are from FSS staff, and from the handful of graduates I've met at the two ceremonies I have been proud to attend.

Having worked hard in my role at BC Housing to support the Escrow Savings Program, the Advisory Committee, and a more formal funding stream for the program over the past two Phases, 4 and 5, my greatest reward is to hear these stories.

I have learned that my hard work is nothing compared to the constant work and growth of FSS participants – their learning and setbacks; their glimpses of success; their loss of and then regaining of clarity about hopes, dreams, beliefs and misbeliefs; their discovery about possibilities; and finally followed their very real, very felt sense of accomplishment as actual results and change occurs. And I have heard about the maze of challenges and barriers that participants work extremely hard to overcome.

Congratulations to all the FSS participants of Phase 5 who took this journey to discover their own sunshine and stars thru the clouds. Well done.

Tricia Irish  
Community Developer for BC Housing (Vancouver Island Region)  
& FSS Advisory member



*“START where you are  
USE what you have  
DO what you can”*

*~Arthur Ashe~*

## **Participant Journeys**

FSS participants have, perhaps, taught us as much as they tell us they have learned throughout their time in the program. Such is the nature of healthy interdependency. Courageous human beings are best able to succeed and grow when they are free to choose their destiny and are respected as individuals. What is more, they are often better teachers for the experience. We are reminded of an elegant truth. Each of us holds an intrinsic value that contributes to the betterment of society when that value is held in esteem.

The following submissions are life stories of courage, struggle, humour, and dedication from Program participants. It is through their 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 that are life changing.

Our deepest gratitude to everyone who allowed us to share their journeys. We thank you for your trust.

~The FSS Team

## **What an Amazing Year!**

What an amazing year! Just looking back when I first joined Family Self-Sufficiency Program and looking at now - yes, what an amazing year I had!

First I would like to say thank you to FSSP team for having me in the program. All the staff I met were kind and non-judgmental which made me feel safe and comfortable. And big thank you to Linda M who supported me over the years with warm and always welcoming heart.

At FSS, I not only learned how to keep track of my budget and financial plan, I learned how important it is to make time for yourself and sometime even spoil yourself too! Because we all deserve it! As a single mom, it is easy to forget that and put yourself last. Now I can proudly say that I reached some of my goals that I never thought I could at beginning.

It is sad to leave the program but now I am confident that I can keep continuing with positive attitude and knowing there is always help around us! Thank you FSSP!

~Phase V Graduate

## **Building Confidence in our Future**

I feel very fortunate to be involved with the FSS program. The workshop facilitators, Heather and Louise, not only presented practical and useful information, they fostered a safe and non-judging space to learn and share, often reminding and encouraging class participants to be kind to ourselves.

While I believed I always kept a close eye on my budget I have found techniques learned through the FSS program and worksheets that have provided more clarity about where my money is actually coming in and going out which was a huge learning moment for me! Through this process my adviser Louise has always been supportive, compassionate in her communications and willing to do the work with me to help keep me moving forward. I have also very much appreciated Louise's efforts to connect me to other community resources.

The learning and knowledge I am gaining through the FSS program has contributed to building my confidence that I will be able to develop a more financially stable future for me and my children. I look forward to continuing with this program!

~Phase V Graduate

## **Did You Get The Book?**

When I first started the program, I felt quite alone—literally. Most of my family had passed away, and the few that are still here live on the other side of the world. As is so often the case, life happened. Separation happened. Health issues happened. Job stuff happened. Financial loss happened. Repossession happened. Brink of homelessness with children happened. Emotional breakdown happened. There really wasn't much more room to go down.

Enter the FSS program.

The FSS program has done many wonderful things—some practical and some inspirational. Perhaps the best thing about the program is that it allowed me to have a safe space where I could recalibrate my life without criticism and judgment. I have come from a place of hopelessness to having a direction, and for that, I am sincerely grateful. I am not running yet, but I am going the right way.

Congratulations for having the courage to get this book.

~Phase V Graduate

## **From Fear to Fierce**

When I joined the program I was an underemployed, single parent to a teenaged daughter who lives with disabilities. I worried a lot about money; low income, huge student loan debt, and a daughter who would be turning 18 in a few years which will mean losing my Child Canada Benefits, a big chunk of money; it all weighed heavily on my mind.

My goals were to obtain meaningful and gainful employment, reduce my debt, keep my student loans in good standing, save \$10 000 and to financially prepare to lose \$700 a month when my daughter turns 18. I also wanted to start an RDSP savings fund for my daughter; to help set her up for success and to start to save for my own retirement.

I am really proud to say that I met all of my goals with the support and guidance of my Family Advisor.

After spending 2 and a half years in the program, I am now employed full time in the field I trained for, doing really meaningful work at an amazing agency.

I started to contribute \$100 a month towards a RDSP for my daughter 22 months ago, combined with the governments contribution, that RDSP is now worth \$20 000! I feel really proud of this!!

I started off with \$100, but have recently increased that amount to \$200 a month towards my own retirement. It is my intention to increase this amount as my income increases. While less impressive, that account

has \$2,400 in it.

I did manage to save more than \$10,000 and used that money to buy a reliable new (to me) used car and get some very much needed dental work done. I was surprised how much better I felt when my teeth didn't hurt!

The monthly tracking of my spending found areas where I was frittering money very early in the program. Being mindful of how and where I am spending my money, creating a spending plan (and sticking to it!) helped to ease my worries about money. This past Christmas, I was in a place financially, that I did not need to access a Christmas Hamper for the first time since my daughter was born, and my kid got spoiled!

It wasn't always an easy journey over the last 2 and half years. I struggled finding a good fit for work; I even lost a job after only 5 weeks! Having the support of my Family Advisor helped me pick up and dust off and keep moving forward during hard times. She also celebrated with me and my successes too.

I know I would not be doing as well as I am now without the Family Self-Sufficiency Program.

~Phase V Graduate

## **Ending Generational Poverty**

FSS is a wonderful program. I observed how it transformed my mother's life. I watched her fully embrace what the program and her mentor were teaching her. I remember her being very afraid and didn't understand fully how such strategies could possibly work- but she took a leap of faith and trusted her mentor and trusted the PROCESS. Unfortunately I grew up in this really low income environment. It taught me a lot of survival habits that I recognize now as not healthy and will put me in the same spot my mother got herself in. I do not want my daughter to grow up in the stress low income and associated mental health problems bring. So my mother achieved her dream and now lives and travels abroad has no unmanageable debt and is finally saving for retirement. If this program can change the course of her life I am hopeful it will do the same for my daughter and I. I believe you only take out what you put in. I am excited for the process.

Thank you FSS STAFF!

~Hannah B (Phase V Graduate)



## Untitled

Reflecting on the time that I have spent with the FSS Program Coordinators, I have come to recognize that I have a completely different relationship with money now, compared to my feelings about money coming into the program.

Initially, I felt like there were never enough resources to go around. Even if I could save a little bit of money, there always seemed to be an unexpected expense that came up which would quickly deplete those savings, leaving me frustrated and feeling as though I was never going to get ahead.

The Coordinators have provided much support and guidance to examine what happened last month, what I need money for next month, and to adjust and plan for irregular expenses, rather than reacting, by pulling out my credit card and thinking about how to pay it back later.

Now, even when life throws me a curve-ball, I feel confident that I can respond, without feeling in crisis about my finances in addition to dealing with the situation at hand. Most importantly, I have learned that my personal finances are in a constant state of change, and to be okay with that.

I have a real sense of confidence, and optimism about my finances today, due largely to the role that the FSS Coordinators have had throughout the [FSS] Program.

~Phase V Graduate

## **Knowledge**

The financial counselors in this program always exuded the highest form of professionalism, and compassion.

When I first entered into the program I felt embarrassed about my lack of financial knowledge. As the program progressed I have gained more financial knowledge, and have become more self-reliant. Money does not define Me, I Do.

~Phase V Graduate

## **Where would I be?**

In an alternate reality I would be much more stressed about the debt I was acquiring. Sinking fast in Visa & MC balances & school debt all while having nothing to show for it. No traveling, no cool clothes/toys – just groceries & bills. But instead, despite debt still being a reality – it is more of a step ladder now than quick sand swallowing my daughter & I's life up before we ever got a chance to really live. Now I see the light at the top of the stairs thanks to FSS.

~Phase V Graduate

## **Unfurling**

FSS Program has been in every aspect, essential towards supporting my family from the roots up. They addressed, informed and understood the interwoven, multi-barriers of my low income family. Only with their validation compassion and support I've been now able to unravel a survivor's mode into doable goal setting; witnessing my dreams bear fruit.

~Cheryl H (Phase V Graduate)

## **Safe & Supported**

The FSSP has enabled me to *safely* look more closely at my relationship with money in a supportive, non-judgmental environment, removing the shame and fear that I have historically associated with my relationship to money.

The program has given me the opportunity to develop a healthy relationship with the financial aspect of my life.

The consistent one on one work with Louise has always provided me with a strong sense of support and accomplishment. I feel more informed, and therefore more empowered in my life. I am forever grateful for this program and the women facilitating it. Thank you.

~Jennifer A (Phase V Graduate)

## **OH! THE BUDGET!!**

If budget's were like flowers  
I'd tend to them just fine  
No stirring of my conscience needed  
They're doted on all the time.  
My gift to me each season  
A bouquet of floral rhyme.

If budget's we're like veggies  
in my garden growing,  
I'd plan out very carefully  
their placement, full knowing  
crop rotation most important.  
Weed's meet demise by hoeing!

If budget's were like cooking,  
ingredient's all in line,  
I could whip up something speedily  
that would taste especially fine,  
feasted on by hungry revelers  
who have waited little time.

If budget's were like "POWER POINT"  
I would have so much fun!  
Detailing all my point's with 'GLOW'  
It could NOT be overdone.  
And all those in attendance observe  
a lesson most aplomb!

But Budget's will be budget's  
Demanding self control  
Stifling creative juices  
They're no fun at all!

A lost receipt...an unexpected expense  
then the numbers start to fall!

But Budget's, being budget's  
are not to be defied  
Embrace them with tenacity  
with HEATHER at your side.  
Her gentle words encourage  
with knowledge and wisdom guides.

So, like tending to my garden  
Or cooking up a storm  
I'll tend my budget faithfully  
'til it becomes my 'norm'.  
And in the end financial victory  
and my soul will glow a'warm.

~Wendy C. F (Phase V Graduate)

WITH LOVE TO ALL THOSE STRIVING

WITH THANKS TO FAMILY SELF-SUFFICIENCY, BURN-  
SIDE GORGE COMMUNITY CENTRE

## **Strength for the Journey**

I know the FSS Program is about numbers, and budgeting, about steps towards independence, and ultimately, about financial freedom. But as we discover at...every...single...appointment...it's about so much more!

For me, it's about wading through the wreckage of a failed marriage, a marriage to someone who has left behind what seemed, at first, to be an insurmountable labyrinth of chaos, shame, and financial entanglement. And, while the process seems never-ending, and confusing, and deeply painful, you continue to somehow help me to make sense of it. You have helped me in so many ways. You have helped me to catch my breath, to gain perspective, to set goals, and to achieve them. You've taught me to celebrate, helped me to stay on the path instead of giving up, to know when I need to keep moving forward, and when I need to just STOP.

Walking this journey, endeavoring to keep moving forward, through the darkness, and thick fog, I feel like I'm climbing a steep mountain that I once thought was insurmountable. For over five years I have stumbled around through dark clouds, with no sense of time, or direction, or purpose, sometimes losing my footing, and often overwhelmed with sheer exhaustion. FSS has meant having someone to come along side, to navigate, and to show me how far I've come, and to give me hope as the journey enters its final laps.

For the first time in YEARS, on some days, I can see the sunshine peeking through the clouds, which are no

longer dark and dense and heavy with the burden of water that fills them, but white and billowy and clearing! Now, after a weary, perilous ascent, with many switchbacks, deep crevices, raging rivers, and cliffside drops to navigate, I am feeling more ready than ever for the final leg; ready to leave nothing on the table, to lean-in, and finish the race. At the end, I know I will get to live at the top of a beautiful mountain range. With breathtaking, mountain-top views, fresh air, with the warmth of the sun shining down on my face. I will live in freedom, in joy, and with unimaginable thrill of finally being able to live my life by design, and no longer by default. I will get to fill my time with what I want to do, and not what I have to do. And imagining what that could look like is an amazing thing. Something I began to fear would never be possible.

I am so grateful for the opportunity FSS has given me to begin this process. Truly it has as much to do with personal growth, overcoming barriers (both internal and external) & learning to believe in the possibilities, as it does about money. While my deeply personal faith in God and my relationship with Jesus Christ has been the bedrock of my identity, and the foundation for the values and integrity that I live by, my time in FSS, learning and growing and stretching myself through these past couple of years has played such a tremendous part in establishing and directing my journey and giving me the momentum to fight for the impossible, to propel me into whatever comes next.

What a journey!

~Carrienne E (Phase V Graduate)

## **Artist Biographies**

### **Cheryl Henhawke** (cover art, front)

Cheryl's creative processes have always been rooted within her gathering knowledge of First Nations wisdom & ways of being. Her earliest inspirations have been her father, Mohawk artist Hilton Henhawke, and early 19th Century Mohawk Poet Pauline Johnson.

Exploring healing within physical and spiritual depth, she has found poetry, painting & drawing to be her primary mediums. Her art has taken many forms over the years: layout, illustration & logo design, wire sculpture & installation, wood & stone carving, leather crafts and digital photography.

### **Raelynn Proudlove** (cover art – back)

Raelynn has been an artist for as long as she can remember. Raelynn chooses to explore themes regarding gender and the body; discrimination; social justice; spirituality; the natural world; violence vs: healing. She dives deeply into these subjects, researching and integrating the material over long periods of time before manifesting them into allusive pastel and ink drawings, prints, assemblage, and pottery. Arcane symbols, mythological archetypes, animal spirits, and natural wonders often appear in her artworks, which are expressive and personally healing for her. Ultimately, Raelynn wants the images to empower the viewer as well, so that healing and evolution can occur.



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

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## Acknowledgements

The Burnside Gorge Community Association (BGCA) acknowledges the valuable contributions of the following individuals and organizations:

FSS participants for sharing their artwork and stories in this booklet and for their courage, strength and dedication toward achieving their goals in a challenging world.

FSS Staff, for their commitment and belief in the individuals participating in the Program.

BGCA 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 the strengthening of families and community.

We would also like to extend a *special thanks to our **Program Funders, Supporters & Community Partners***, for their continuing dedication to the successful provision of this unique program

### Community Partners:

- FSS Advisory Committee
- Bridges For Women Society
- Victoria Women in Need Community Cooperative
- Mustard Seed Family Centre
- Wear 2 Start
- Financial Empowerment Resource Network
- Prosper Canada

***Financial support generously provided by:***



BC Housing

**Vancity**

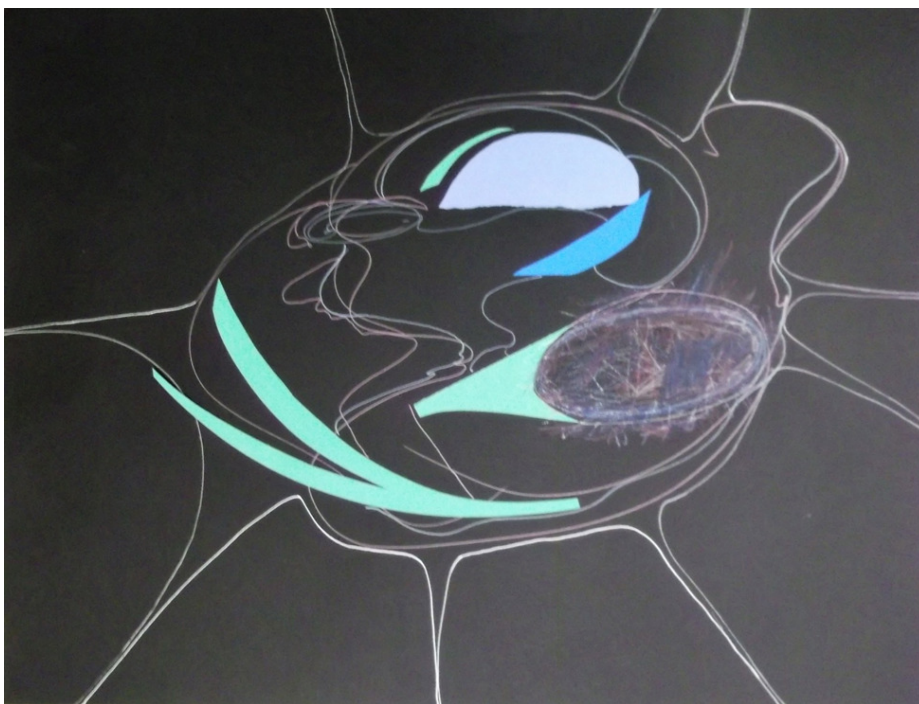


**United Way**  
Greater Victoria



**CRHC**

The Capital Region's Housing Corporation



*"Untitled"*  
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