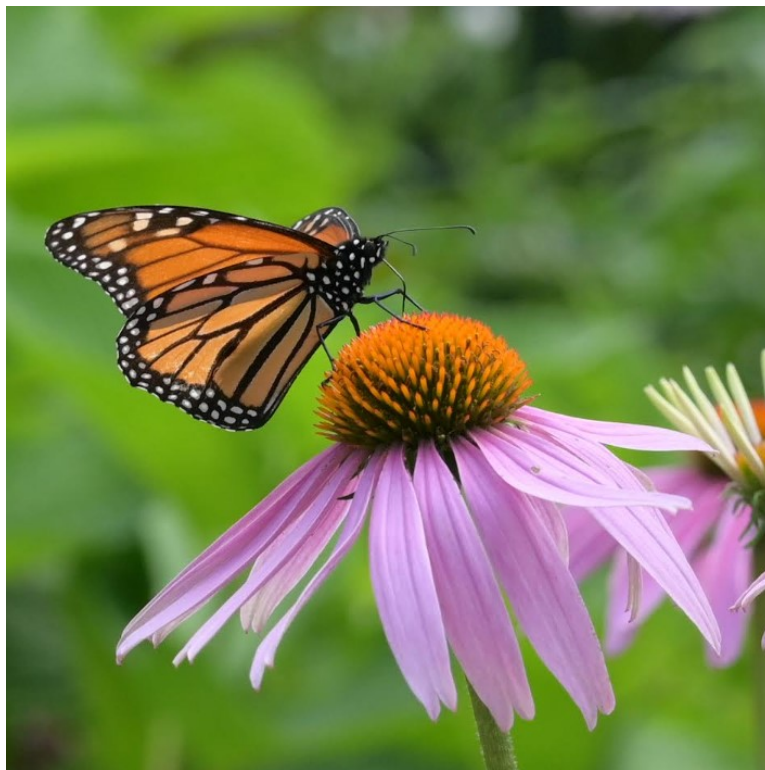


Journeys to Self-Sufficiency
Phase VII



"Journey of Life"
-Linda Rose Photography

Journeys to Self Sufficiency

Family Self-Sufficiency (FSS) Program Phase VII

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 toward increasing financial literacy skills, developing long-term goals, reducing debt and building financial assets. The program targets three areas: finances, employment and education, with an emphasis on financial health.

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 connection to existing services and community programs as part of our commitment to support the increasing financial empowerment in the community

Key Elements of the FSS Program:

- Opportunities to build assets and savings
- Family Advisor working one-to-one with each Participant
- Goal and Action Planning
- Financial literacy education and budget planning
- Referrals and linkages to community resources
- Networking and community partnerships

"Financial Resilience Institute publishes new Intelligence Memo showing 28% of Canadians report living with low incomes, with 66% 'Extremely Vulnerable' or 'Financially Vulnerable' as of June 2023. Those gaining access to financial help are more likely to be financially resilient. "Building Canadians' financial well-being is critical to building a more resilient, equitable and inclusive Canada,"

- Posted by Prosper Canada, January 29, 2024 by
Eloise Duncan, CEO + Founder of the Financial Resilience
Institute

Congratulations Graduates!

You worked hard, developed your skills and knowledge, made sacrifices and experienced the desired changes. Be proud! You accomplished your financial goals in one of the most challenging economic climates seen in Victoria. To be successful in strengthening your financial future in even the smallest of ways in a time where rising costs impact almost every aspect of your life is truly remarkable. I would like to wish each of you all the very best as you move forward building on the tools and skills you have developed in FSS. I am proud of this program and the ways that it has been promoting, fostering and facilitating healthy financial and other lifestyle choices through support and education to families in our communities. Since its inception in 2002 the commitment and dedication of both FSS program participants and staff is inspiring and truly demonstrates that the futures we may imagine for ourselves and our children is possible.

- Suzanne Cole, Executive Director of BGCA

Message from the FSS Team

Dear Family Self-Sufficiency Participants,
As we conclude another transformative 3-year phase of the Family Self-Sufficiency program, we extend our deepest gratitude for your unwavering perseverance during challenging times and your trust in the program. It has been an honor to stand alongside you as you strive for a more stable financial future for your families. Throughout your journey, you faced unexpected personal challenges, from loss and illness to navigating the complexities of the global pandemic. Despite the increased cost of living, you met these hurdles with tenacity, grace, and courage. Celebrating the multitude of successes and significant shifts, both big and small, witnessing a growth in your confidence and well-being, and observing your achievements of once-seemingly impossible life goals, has been a true privilege. The staff team has been inspired by your commitment to this challenging endeavor. Wishing everyone continued success on your journeys.

With Warmth & Gratitude,

- The FSS Team—Linda, Colleen & Laura

An Asset Development Journey

A key component of the FSS Phase VII program has been to offer the opportunity for participants to grow assets. The asset component of the program strives to reduce poverty while focussing on improving the financial security of participants in the program.

This programming includes opportunities to save through the **Escrow Savings program** and the **Match Savings program** (Individual Development Accounts - IDA).

Escrow savings opportunities are generously funded through BC Housing and Capital Region Housing Corporation and are available to eligible subsidized housing tenants who incur rent increases during their time in the FSS program.

The Individual Development Account is a matched savings plan whereby participants pay into a savings account on a monthly basis (with pre-set minimum and maximum amounts) for a designated period of time. Most participants have opened their accounts at Island Savings, a division of First West Credit Union. The program was able to match participants' savings by 3x during this phase. The match is always dependent on funding. This year the match dollars were fully provided by a very generous anonymous donor.

As a result of these savings programs participants have had the opportunity to grow their assets as an investment toward the creation of long term savings, emergency funds, education for family members, 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

Participant Journeys

The following pictures and letters are messages given by Phase VII participants to share their experiences, thoughts and journeys through the FSS Program. We at FSS are grateful to be a part of that Journey and wish everyone a life of fulfilment, wonder and joy. As the river flows onwards.

-Family Advisor

Freedom



- FSS VII Participant

Encouragement without Judgement

I think often when it comes to finances possibly one didn't learn the skills growing up, or family dynamics change, there is pressure both from ourselves in society to 'keep up with the Jones' or even just make our way through decision fatigue to resist all the shiny new things we don't even know we want until it was advertised for us as the new thing to make our lives easier, better, more fabulous, that we just can't resist, and then we see those credit card balances climbing, our overdraft hitting the limit, and our confidence and compassion for self getting lower and lower. Or simply, our income does not match with the cost of living which is ever truer these days for many with inflation plaguing everyone. I think it would be safe to assume that many of us feel some accountability needs to be had by the banks for feeding us these credit cards we can't possibly keep up with covering the cost of interest rates never mind paying them off, or where is the government to help us when cost of food and rent is at an all time high and we were barely getting by before? While some of this may be true I think the Family Self Sufficiency Program does a lot for us in helping to support us as individuals to take accountability for ourselves and to provide education, tools, and skill building to be able to see what we actually have going on and what we can do to adjust where needed so that we can be successful with what our reality is right now. In my experience, being in this program and being encouraged, without judgement, to get honest about where I am and the mistakes I have made, to be supported to put corrections in place where needed and to revisit them again and again as much as necessary, and to be met with compassion and seen as a person throughout the whole process makes FSS invaluable to people like you, like me, like many. I am very thankful and appreciative for the acceptance, guidance, and opportunities I have found in this program and believe that it is a great resource for people doing their best but that could use a little support along the way. I have worked with a few different case managers over the years, for which I am all very happy to have had the pleasure to work with, but I would like to note I am very thankful to have had my family advisor in my corner for this last phase of the program. She is without a doubt, a wonderful human.

Thank you.

- FSS VII Participant

Turning Downs into Ups

What would you like to say to the next group of participants about your learnings or experiences?

The Family Self-Sufficiency program has been a really valuable learning experience for me. My financial life has had a lot of ups and downs since starting. The program continuity has helped me be able to put my finances into perspective because the program has made me interact with my finances every month. Having an advisor with the program has been really helpful too because I know I can bring my problems and fears to her without worrying about feeling shame or disappointment. At the close of the program, I feel like I have a better understanding of my finances, where my money goes and the rudiments of a budget. Even though my financial situation has not improved, my financial awareness has increased tremendously and I feel more empowered to be able to strategize how to use my money once my income stabilizes. I started the program feeling like my finances were a mystery to me, and now I feel more in control and aware. It has been a real confidence-boosting experience. My advice to newcomers would be to take it slow, bit by bit, month by month, to learn about yourself, your money and your habits. It's a great journey that is an investment in your future and your family!

- FSS VII Participant

*"We delight in the beauty of the butterfly,
but rarely admit the changes it has gone
through to achieve that beauty."*

- Maya Angelou

Only You Can Make the Change

A message to future participants from phase VII graduate:

- ◇ Go to the workshops
- ◇ Don't give up – changing habits is hard, just keep trying.
- ◇ Ask for help – they are there for you and want to see you succeed.
- ◇ Breaking bad habits takes time and you will have to start over- that's okay! Just keep trying!
- ◇ Be stern with yourself when purchasing items - ask yourself: do I really need it or is it a want, (big one) can I live without it!! Most of the time it is a yes. Put that money you would have spent into the savings.
- ◇ Again, do the workshops and really try to stick with a plan.
- ◇ I have had to restart a budget sheet more than I can count, and I still don't have it down. Don't be discouraged, keep moving forward.
- ◇ Make friends with the other participants and encourage each other to keep on task. Share budgeting ideas, free activities, tips and tricks.

Only you can make the change.

- FSS VII Participant

*"Find out who you are and do
it on purpose."*

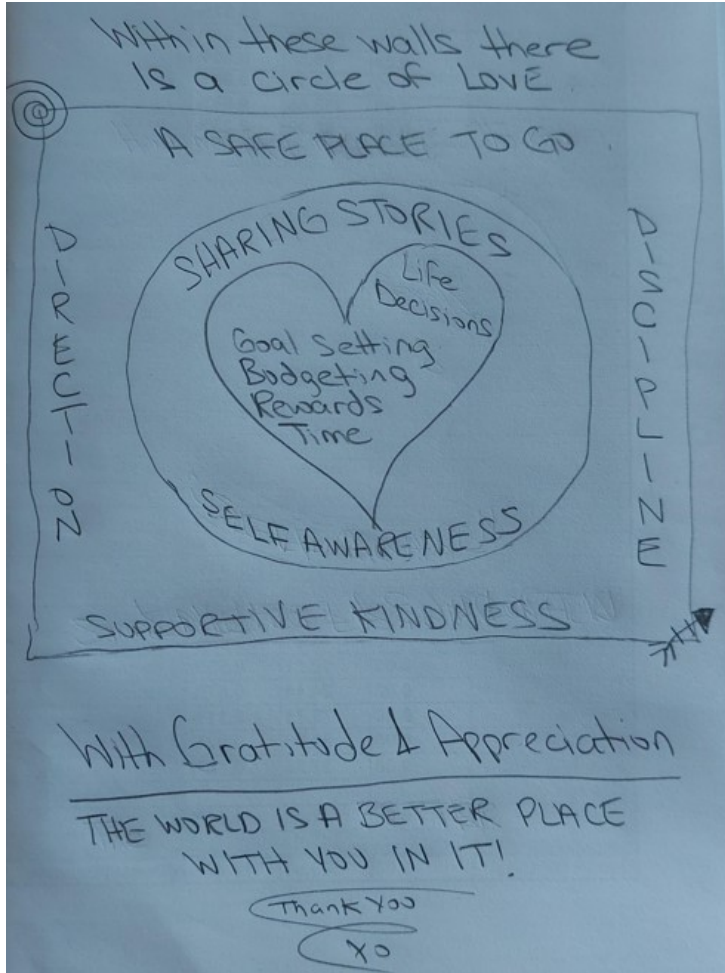
- Dolly Parton.

Future Travels

I have always wanted to get better at managing my money- but I needed someone to hold me accountable. By working with my family advisor towards my goal of getting better at saving, budgeting, and managing my finances- I was doing more than just talking about my goals. Just knowing that I had help relieved my anxiety; I needed someone and something (The FSS Program) keeping me focused and motivated. I still have a long way to go in learning, but I feel more confident and excited about the possibilities. Things that I am working on that help me with money management include: meal planning, creating a budget and writing it on my Calendar to see when money is coming in and out, using the Mint App to track my spending, formulating a monthly/weekly spending allowance for my needs vs wants, setting up a payment plan for my debt, and saving money for my son's Education RESP. I am one step closer towards my goal of traveling abroad with my son in his teenage years; I believe it is an important way to see how others live and learn about cultures and people. This grant allows me to put money aside for our future travels and his worldly education! I really appreciate the non-judgemental approach my family advisor uses, and the fact that I am allowed to make changes at my own pace and without pressure has been a big relief. Habits take time to change/create, and I have faith that I will achieve my goals with support and guidance from the FSS Program. Thank you so much,

- FSS VII Participant

Within These Walls...



- FSS VII Participant

Finding the Right Fit

When I first looked into the FSS program I was worried I wouldn't fit in. I have some money saved and don't have a lot of debt. But doing the program was wonderful because it was like a tune up for my financials. It helped me learn to save on a regular basis and also to assign money to bills etc. instead of just spending money and hoping I don't go into my overdraft. Also having a monthly check in was so helpful for financial reasons and emotional support. My family advisor helped me tap into programs to help me support my family. I would highly recommend the FSS program.

- FSS VII Participant

.....

Balance

Dear future participants,

Money sucks/ is awesome/ is stressful/ is liberating. Money is everything and nothing and financial stress can totally take over our lives. When I was debating whether to leave my abusive partner and where to go, financial considerations were a big part of my decision. As a single Mama to two gorgeous boys I am constantly trying to balance making more money with spending enough time with my kids. Being part of this program has helped me to put all of this into perspective. Something as simple as making a monthly budget - and showing it to someone - has really helped me get a better understanding of my finances. It's helped me to feel more confident and in control. And when I am doing better then my kids do better too. I am so grateful to the program and will take the lessons I have learned into my life, as well as passing them onto my kids. If I can do it then I know you can do it too! Good luck!!

- FSS VII Participant

What Has Supported You?



- FSS VII Participant

It's Never Too Late

Darkness creeps in as money takes its control.

No matter what age you are, embarking into the FSS program will be different for each one of us. As one age our circumstances and stories are individual and full of struggles. Being open to suggestions and partaking in workshops and spending time with your financial mentor allows the light to come in, by nurturing your financial knowledge and control, it opens so many more possibilities.

One might think that you are entering into this program to just "Understand Money" and our "Squeezed Budget Issues." Not realizing that by beginning to strengthen our financial future it takes on a bigger picture, a Pandora's Box if you will. The FSS course will help you find the route of the problem, gain more confidence in your choices. Which in turn helps guide us through an easier route in life, it certainly did for me.

The Burnside Community Center has your back in so many seconds of life, if they cannot directly help, they will seek what you need. Their team brings knowledge, support, and respect. Without the FSS program it would have made my life a lot harder, finding balance and freedom, priceless really! Knowledge is power, get your power back!!!! Do not let the money win.

- 52 yrs. Old, FSS participant, it is never too late!

Patterns & Shifts

This program has helped me understand some of my own patterns and shed light on what shifts needed to happen to create meaningful change in my life. I learned about where my money was going before I made any shifts. Once I discovered how easy it was to budget I saw that I was able to make choices and experience empowering decision making and mindfulness around my spending. The family advisors showed us resources that have become such valuable tools in navigating tight times as a single parent. I was able to let go of some pretty major expenses and make huge lifestyle shifts once I saw how much money I was spending on unhealthy things. I'm really thankful for the time that I've had doing one on one sessions with my family advisor as well as the group workshops where we built a community and grew together. I highly recommend this program to my friends, and anybody else who might qualify.

You deserve this and you've got this!

- FSS VII Participant

*"Nothing is impossible, the word
itself says 'I'm Possible.'"*

- Audrey Hepburn

Optimistic for a Bright Financial Future



Neither an artist, nor a financial planner - with help, optimistic for a bright financial future!

Life's Biggest Lesson So Far

In 2021 I became a new parent to my 16-year-old nephew with developmental challenges, neurodivergent abilities, and a very complex history. Motivated by a soul goal I've had for many years to get custody of him and help him get the right mental wellness help he needed so desperately. I finally had the chance, and I took it. Now, two years down the road, he is settling into a "normal" life with most of the supports he need to feel self confident, to grow and to be happy in his working years to come. He is due to graduate this year!! But as the saying goes, no pain, no gain. I started living a new reality starkly different from my working professional life prior taking on my nephew. I had to learn what it takes to care for a child with such challenges and how it can leave you broke, broken and limited options while struggling just to keep a roof over your heads. I learned patience and persistence that I've never thought possible. The FSS program and the wonderful people who give so much of themselves in genuine spirit of to help, helped me survive and begin to survive these trials.

After months of long-distance apartment hunting before the move to Victoria, with no hint of success, we came to the island with no place to live. I was able to 'park' my nephew for part of the summer with his cousins – also on vacation – so I could look for a job and place to live. For weeks I was literally camping out at a cheap campground in a tent for weeks, washing in the ocean daily before I went to the local library and gym to wash/ change while searching for a place to live and a job to support us, carrying extension cords to work on my laptop and charge my phone. A kind librarian suggested I contact the Burnside Gorge community center for resources, I hesitated at first but realized what a treasure trove of good people and services there! Nearing three weeks on the island I was becoming desperate I finally put out an advertisement– a direct plea to the public for help find us a place to live and a kind retired couple swooped in to give my nephew and I a nice place in a wonderful neighbourhood at a "market affordable price" but hey it was better than no roof. One prayer answered, Burnside Gorge helping put up the initial deposit, we had finally landed. After the travelling,

Life's Biggest Lesson So Far (Continued)

furnishing the suite, finding school shoes for the kid and stocking the fridge, my life savings were drained.

The struggle of taking on a child with challenges became very real and that September he landed in the hospital, with no help from the doctors for youth mental health, he was sent back home with me. This happened again and again over the next two years while I was on a mission to find him the help he needed. I soon learned about the dark existence of not being able to work full-time -nearly killed any hope of a comfortable living situation - due to the time and energy it takes to look after and prepare a future for someone with such high needs. I was at a loss and my spirit had taken a beating.

Then I found the FSS program, what an incredible resource that helped me find the confidence to keep going. I've never been good at numbers and have a number of dyslexia, my brain interprets numbers in a different order than what is in front of me. Because our living depended on such a strict budget, I triple checked the numbers every month, it took me nearly nine months to get a proper budget in order, and realized even with living on a shoe-string budget I was carrying between \$100- \$300 deficit each month. Yikes!

The FSS in-person workshops did wonders to help me realize that I'm not alone in this financial struggle and made a couple of friends along the way and the instructors and group inspired me to squirrel away even \$5.00 each month to put into the IDA Savings account, despite my growing debt.

I learned about credit works and started building my credit rating (after cutting up two of my cards...lol).

I learned about how to not re-create the wheel. My third counsellor in – an angel from heaven in so many ways – introduced me to a budgeting software that alleviated hours of painful accounting.

I now have a two-year budget and nearly down to the dollar I can prove where my money went.

Life's Biggest Lesson So Far (Continued)

I learned about to negotiate bills owed and debt payments and how to apply for interest relief.

Overall, I was really impressed of how that budget really painted a stark picture of my financial reality. Yes, apparently, I needed to cut back the weekly wine bottle to a glass...a girls gotta have some fun and celebrate the little things, even if it's in the middle of the night (*lol). Speaking of little joys. I started growing my own food. Cherry tomatoes are the best!

Growing my own food – inspired by the Victoria Get Growing Program – first time as a renter I was able to plant what I wanted outside. I dug out a garden 10' x 50' from the grass, virgin soil. Total savings on produce alone was about \$250/ week (I'm a vegetarian) x 4 weeks x 4 months (June- September) which saved me nearly \$4000 on fresh groceries per year. It was difficult to get going at first because I am a new gardener – a lot of initial investment in time and labour but 100% worth every bite and every \$ saved. An hour a day to maintain and a weekend once a month, well worth the savings.

Working with Island Savings is also a very nice benefit of the FSS program. The credit union is truly invested in helping you grow your money. Just two months ago I transitioned all by banking over to them from the big banks, as the staff there are knowledgeable, speak in simple terms and are genuinely helpful. Big bonus to have the matching program in partnership with the FSS program. Originally my goal was to save enough money to be able to have an emergency fund, immediate spendable money. Now I am putting this towards my nephews Registered Disability Savings Plan, where the federal Gov't will match it as well, as long as it's locked in. My nephew will have a future he deserves. I've dealt with enough "emergencies" to now discern what an emergency is for it is all a matter of perspective when having to be "the working poor". Being poor is a lifestyle choice, one small choice at a time you can work your way out of it.

Life's Biggest Lesson So Far (Continued)

I believe now that being poor is just a phase, instead of a sentence. Thank you, gals, from the FSS for making my life a better place and for helping support me through some of these major ups and downs! You've made such positive impact on our lives that I hope one day, when I've grown enough in fortune and grace that I can give back to you.

With love and gratitude,
- FSS VII Participant



“Foundations”

- FSS Advisor

Acknowledgements

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

All participants for their courage, strength, and dedication as they increased their financial health during a particularly challenging time.

The FSS participants who have shared their artwork and stories in this booklet to offer a picture of what the program meant in their lives.

FSS staff for their commitment and belief in the participants involved in this program.

We extend our heartfelt gratitude to the Program Funders, Community Partners, and Supporters whose unwavering dedication and support have been instrumental in the success of this distinctive program.

Community Partners & Supporters:

Non-profit housing providers
Bridges for Women's Cooperative
1Up Single Parent Resource Centre
Cridge Centre for the Family
New Foundations - Victoria group
Best Babies programs

Financial support generously provided by:



IslandSavings

A DIVISION OF FIRST WEST CREDIT UNION



Rotary
Victoria
Harbourside



&

A special thank you to the **Anonymous Donor** who provided the Match funds for the Phase VII IDA Savings Program



"Enjoy Life"
-Linda Rose Photography

**If you would like more information on the Family Self Sufficiency
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