

Family Self-Sufficiency Program (FSS)

The secret to getting ahead, is getting started.

Are you a **MOTIVATED** person?

Do you want to complete **GOALS** that will help you become self-sufficient?

Would you like the chance to **EARN MONEY** for your accomplishments?

If you answered yes to these questions, and you have a CTI HCVP/Section 8 voucher, the FSS program is right for you.

Case management:

Participants work with a FSS Case Manager to set & achieve their Self-sufficiency goals.

Goals are individualized for each participant. Common FSS goals include:

- *GED
- *Job training
- *Money management
- *First time home buyer classes
- *College degree
- *One-on-one career planning
- *Improving your credit score

Escrow:

While in FSS, if any of your CTI rent calculations show an increase due to higher wages, CTI will reward you and put money into a savings account (escrow) on your behalf.

If you complete your goals, you get all the money in your escrow account.

Financial Assistance:

Once you begin earning escrow, you may be able to withdraw a portion to help you complete a goal.

Need some help paying for a job training? Books for school? We may be able to help pay for costs that will help you to get your goal completed.

Personal Job Coaching

As a CTI HCVP/Section 8 voucher holder, you have access to our Career Coach who will provide you with one-on-one personalized job coaching. The Career Coach can help you with choosing a career path, finding job trainings, job search, resume writing, and providing funding for some job trainings.

Homeownership:

Do you dream of owning a home one day? Let us help you put a plan into action to make that dream come true.

We offer specialized homeownership workshops and one-on-one financial coaching for FSS participants on a homeownership track, as well as a \$5000 bonus for a down payment upon forfeiting the voucher.

In addition, participants who join FSS with a high earned income can participate in our FSS Savings Match Homeownership Program, where you would receive a \$3 match for every \$1 you put into savings for a down payment on a home.

There are many ways the FSS program can help you move your family towards self-sufficiency.

Look inside to see a few of our many success stories.

For more information in English call 978-935-3076 or email bgage-anderson@commteam.org

Success Stories

Maxine's story



While in the FSS program, Maxine completed a first time home buyer course, purchased a car, contributed to a 401K, and earned a Medical Assistant Certificate. Through a lot of hard work, Maxine made her goal a reality and purchased a home. We always knew buying a home would be part of her journey. Sometimes life just sends us on a longer path than we anticipated. The trick is to stick with it until you see the end of the path again.

"FSS has been there for me through everything and never lost hope, and always believed in me. They have guided me and mentored me when I was at my weakest and wanted to give up on my goals. They have been more than just a CTI team; I felt like I had a family walking me through all of my obstacles to make this dream come through. " – Maxine

Rosa's Story



After focusing on her education, and earning her degree, Rosa was promoted 3 times. She completed CTI's Financial Literacy Academy, increased her credit score, took a first time homeowner's course, and saved for a down payment. She successfully completed the program a second time, earning even more escrow, as well as the \$5000 homeownership bonus, and purchased her first home.

"Thanks to the support I got from FSS I was able to accomplish my goals. At the beginning of the program I thought to myself, I will never be able to get my GED, I've tried this before, and have failed many times. But with the help of my FSS worker, and motivation, I got it!! She was always putting things in the mail to help me, and constantly reaching out and reminding me that I could reach my goals. After I got my GED I accomplished my next goal, a full time job. So for me, the sky's the limit, and I know if I can do it, so can anyone. They just need someone by their side to help give them the motivation they need to believe in themselves. Now, I can finally say I am an official HOMEOWNER!!! Thank you CTI. – Rosa

Aldonsa's story

CTI's FSS program has many successful graduates come back and re-enroll to pursue goals in asset development. Aldonsa is just one of many graduates who returned for this purpose. After earning her Bachelor's degree in Business Administration, taking our 1st Time Homeowner's course, completing our Financial Literacy Academy, improving her credit score, and securing employment, she re-enrolled and set her sights on homeownership. A few years later she made that dream a reality and purchased her first home.



"I owe FSS a lot for some of my progress. The help they've provided me has helped me provide for my son, thereby benefiting him as well. FSS has helped me with so much, including obtaining a scholarship from One