

# What could you do with \$2,000, \$5,000, or even \$15,000?

Do you want to increase your education? Find a better job? Get job training?

Do you want to save for the future? Buy a new car? Purchase a house?

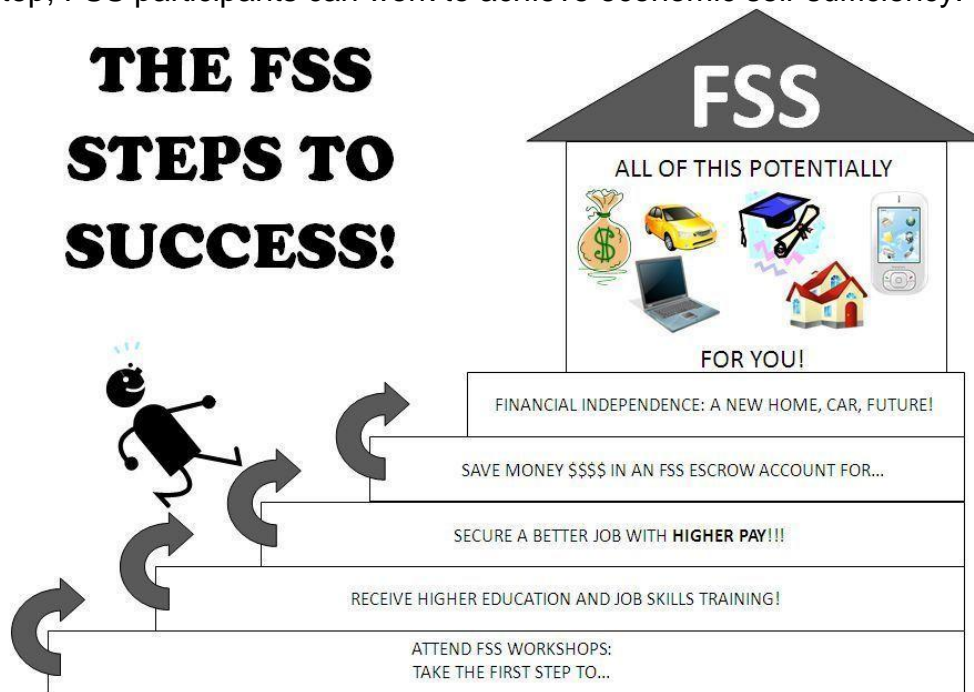
If you answered **YES**, then we have the answer for you!  
Sign up for our Family Self-Sufficiency Program.

The Family Self-Sufficiency Program (FSS) is **only** available for Section 8 Housing Choice Voucher tenants who are interested in becoming more financially independent. FSS can link you up to resources and tools that can lead to better employment, college education and job skills training and improved money management. The FSS Program is a voluntary program designed to assist those who are committed to achieving economic self-sufficiency. The FSS Program is self-paced. You as the participant determine your goals and we help you find the resources needed to achieve those goals over the course of the program.

As an incentive, an escrow account is established, which is a savings account created when your rent increases due to an increase in earned income (wages). As your rent increases, a portion of the increase is matched and placed in your escrow account each month. As your income increases, so does your savings or escrow. This is offered only to FSS participants. At the end of the program, graduates are paid whatever money is in the account to do with as they wish. Did we mention that the money you receive is tax free!

Step by step, FSS participants can work to achieve economic self-sufficiency.

## THE FSS STEPS TO SUCCESS!



Here are some examples of successful participants:

AP received \$5,320 and said “I was really inspired by what the program represented and really wanted to be self-sufficient. After meeting with my FSS worker I was encouraged to apply for a better job. A job that would allow me to move up in pay and use the skills I learned in college. I applied for a local non-profit and got the job. I began to slowly pay down debt. I am now an FSS graduate and first time homeowner. I come from a very poor family where in all three generations still alive I am the only homeowner and I have never been more grateful to know that my kids will have a better future because I am able to instill in them the pride and confidence that being a homeowner and having a stable home brings to their childhood.”

KV received \$14,860 and said “I was enrolled in FSS, juggling kids and a part-time house cleaning job. By 2004, I was armed with a Bachelor’s degree in English. Because I acquired a Program Director position with a social service agency I had a drastic increase to my monthly salary. Utilizing my financial and goal-setting skills gained through FSS and other resources, we have been able to (purchase a home). With the exception of my student loan, we are debt free.”

The possibilities are nearly endless. Take charge of your financial independence and consider the Kaua’i County Housing Agency’s Section 8 FSS Program to help you reach your goals. Contact Bricen Moritsugu at 241-4434 or [bmoritsugu@kauai.gov](mailto:bmoritsugu@kauai.gov) or Ku’ulei Palomares at 241-4420 or [kpalomares@kauai.gov](mailto:kpalomares@kauai.gov) for more information.