

Family Self Sufficiency Program Summary

Goal #1

Develop/Maintain Household Budget

- *Make a list of all regular and daily expenditures
- *Develop a working budget plan based on the list
- *Follow up by saving all receipts over the following month or two so that the budget can be refined.
- *Take budgeting class online and print certificate of completion
- *Meet with the FSS case manager or financial counselor and discuss how to have a successful budget and how to categorize fixed expenses and flexible expenses.
- *Develop a Household Budget Plan and refine as needed.
- *Provide documentation to the FSS case manager such as bills and receipts to show the progress of the budget plan. Please provide these documents every month until we get the budget refined.

Being able to budget wisely is the basis of good financial management and understanding. This will provide the skills to move towards financial independence.

Goal #2

Open a Savings Account and Make Regular Contributions

- *Meet with a bank employee to review available banking products
- *Discuss how to maintain a checking/savings account with bank employee to ensure good understanding of any fees and how to maintain the account, check register, etc.
- *Open bank/savings account
- *Include savings in household budget as a fixed expense
- *Make regular contributions to the account and track the balance
- *Provide bank statements to FSS case manager every month.

Emphasis on savings accounts is to help participants realize the importance of a savings cushion for unexpected expenses or emergencies. All too often “life happens” and an expense that was not part of your regular household budget such a flat tire, appliance repair, or automobile repair will happen unexpectedly. A savings account helps participants be prepared so they can avoid a downward spiral when faced with unexpected financial obstacles.

Goal #3

Maintain Credit/Financial Management

- *Discuss the importance of “credit” with your FSS case manager.
- *Request a credit report and provide a copy to the FSS case manager
- *Review report for any discrepancies and address any problems
- *Attend meeting/training sessions with banking institution or credit counseling agency.
- *Complete a financial management education course
- *Request a full credit report annually and monitor to maintain and improve personal credit. Provide copies of the full annual credit report, once per year. Also provide a monthly print out (or screen shot) of a monthly report from a maintenance credit service i.e. Credit Karma, Experian, or whatever you choose.

Good credit allows participants to obtain lower interest rates and can mean a big savings for the family. It also helps alleviate financial obstacles that lead to other obstacles such as not being able to obtain a loan, qualify for an automobile loan or get rental housing.

Goal #4 Complete Homeownership Education

- *Research HUD approved Housing Counseling Agencies
- *Register for class
- *Attend required meetings
- *Complete course and receive certificate of completion
- *Provide copy of certificate to FSS case manager

Having a good knowledge of homeownership enables families to transition into independence with the skills necessary to maintain a suitable house on their own.

Goal #5 Obtain and maintain suitable employment for at least 3 consecutive months.

- *Utilize newspapers, job boards, Emerald Coast Technical College, etc. to search for job openings.
- *Prepare a resume and supply a copy to the FSS case manager
- *Submit applications and prepare for interviews
- *Report progress to FSS case manager
- *Obtain suitable employment

Suitable employment is full-time permanent employment in a field that is specific to the individual's skills, education, job training, and the available job opportunities in the area. This goal is to help families develop the skills and experience to enable them to obtain employment that pays a living wage.

Goal #6 Be independent of federal welfare assistance (TANF) for at least 12 months prior to graduation.

- *Provide FSS case manager all information regarding public assistance.

Goal #7 What is your goal? Get more education? Quit smoking? Get an automobile? Think big!

*At the word FSS application, please insert a hyperlink to an application form. I think the first question when they open the application hyperlink, should ask them if they are presently receiving assistance from WCHA. If not, then they should get a message that they cannot apply for the program unless they are receiving assistance from WCHA. If they are receiving assistance, then we could pull the basic info from their data sheet and ask a few more additional questions.

2. Is the head of household employed? Yes No

If yes, list employer, rate of pay, and hours: _____

List all other types of income: _____

7. Please check all items below that you are currently in need of.

- | | |
|--|--|
| <input type="checkbox"/> Better Job | <input type="checkbox"/> Better Transportation |
| <input type="checkbox"/> Child Care | <input type="checkbox"/> Doctor |
| <input type="checkbox"/> Money for bills | <input type="checkbox"/> Parenting Skills |
| <input type="checkbox"/> Need GED | <input type="checkbox"/> Counseling |
| <input type="checkbox"/> Food Assistance | <input type="checkbox"/> Money Management |
| <input type="checkbox"/> Job Training | |

8. Please list other services you or your family are in need of: _____

9. Please check the different agencies you have visited or received services from in the last six months.

- | | | |
|--|--|---------------------------------------|
| <input type="checkbox"/> Health Dept. / Doctor/ Clinic | <input type="checkbox"/> Vocation/Tech Schools | <input type="checkbox"/> Shelters |
| <input type="checkbox"/> Job Training Program | <input type="checkbox"/> Community Action Agency | <input type="checkbox"/> Other, _____ |
| <input type="checkbox"/> Mental Health Center | <input type="checkbox"/> Children and Families Dept. | <input type="checkbox"/> None |
| <input type="checkbox"/> Food Pantry | <input type="checkbox"/> Alcohol or Drug program | |
| <input type="checkbox"/> Head Start for Children | <input type="checkbox"/> Free Meals Program | |
| <input type="checkbox"/> Community College | <input type="checkbox"/> Children's Services Program | |

10. Do any household members speak any language other than English? Yes No
If yes, who and what language: _____

11. Do you currently have a case manager who helps you and your family find the services you need? Yes No

If yes, please list the person's name and agency he/she works for: _____

12. Do you currently have a Case Management Plan with any agency? Yes No
If yes, what agency? _____

13. What are two or three of the biggest problems that YOU are facing now?

14. What are two or three of the biggest problems YOUR FAMILY is currently facing?

15. What are some of your interests?

16. What type of jobs interest you?

17. What are some goals that you have for yourself and your family?

*Please add a signature and date line. That way they can sign and date it during their FSS Intake appointment. Would you please also include a date and time applied to the application, so we can be sure we take them in the order they applied.

*At some point we are going to add some color and graphics to these pages. What is the best way to provide that information to you?