

## FSS: "The Short Version"

If you hold a Section 8 Housing Choice voucher and dream of a better future, the Family Self-Sufficiency Program (FSS) may be a great choice. You will work with a case manager at the Housing Authority on a five-year plan to boost your earnings and savings. Your plan may include employment, training, more schooling, or other services. Your case manager will help you every step of the way.

Complete your plan and you could have enough income and savings to make a better life for yourself and your children.

Is FSS for you? Yes: If you are really motivated. If you're ready to work. If you're patient. If you're determined. Why not find out more about FSS now?



"It was hard, but with the help of my Coach, I got a part-time job and saved enough to begin my nurse's training. Thanks FSS."

**Maria T**

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Please note: Joining FSS will NOT result in loss of your Housing Choice Voucher rental assistance whether you graduate from FSS or not.

400 US Highway #1  
(Marion Gardens)  
Jersey City, NJ 07306



Jersey City Housing Authority

## Do More Than Dream of a Better Life



## Give Your Dreams a Helping Hand

## Family Self-Sufficiency Program (FSS)



*"I wanted to own my own home and provide a better life for my son. The FSS program helped me step-by-step to make my dream a reality." -- Sonya S.*

# Dream+Plan+Motivation+Teamwork=Your Success

What's your dream for yourself or your children? Home ownership? A better job? More money? Higher education? The free Family Self-Sufficiency Program will provide a helping hand to make it real.

## Teamwork Makes the Difference

If you're on your own, the struggle to get ahead can seem so hard.

That's why the Family Self-Sufficiency program makes you part of a team focused on your success. You'll have a case manager or coach you can turn to at any time. To listen. To advise. To plan. To help you solve problems. To steer you to other helpful people.

You won't be alone. You'll celebrate your successes. You'll overcome problems. Together.

More than 75,000 people are enrolled in FSS. It's a voluntary program of the U.S. Department of Housing and Urban Development. It helps those with Section 8 vouchers turn dreams of a better life into reality.

### How Does It Work>>>

You and your case manager or coach will turn your goals into a five-year Personal Action Plan. It's is like a road map, showing you the way. It may include:

- GED classes
- Other education programs
- Job training
- Career counseling/job search
- Financial planning
- First-time homebuyer's education

Then you will be referred to the organizations that provide these services.

Your case manager is always there to cheer you on and help solve problems.

### Earn and Save >>>

As you move forward, your income may also rise through better jobs and pay. Your Section 8 rent will rise as well. But now here's the good part. FSS will put an amount

equal to your rent increase into an interest-paying savings account. It's called an "escrow account." Finish your Action Plan and all the

money is yours to spend or save as you wish. Buy a home. Go to college. Or Start your own business. Earn just \$75 more a month and you will have savings of up to \$4,500 or more. And the more you earn the more you will save. So do more than dream. Take action. Ask about the FSS program today. Do it for yourself. Do it for your children.

You will get personal help every step of the way to complete your Action Plan. .



## Are You Eligible? >>>

- You must have a Section 8 Housing Choice Voucher
- You must be motivated to become self-sufficient
- Your public housing agency (PHA) must agree to let you enroll
- You must sign a five-year contract to participate

## So What's an "Escrow Account" Anyway >>>

It's a type of savings account. Normally, if your income goes up, so does your rent. But if you're in FSS, there's a difference. You still have to pay the higher rent. But an amount equal to the increase is put into a savings account for you. This money comes from the U.S. Department of Housing and Urban Development. Your savings go into a bank account that pays interest. You may be surprised how fast it can grow. For example, if you get a job and your rent rises by \$75 a month, then \$75 a month is put into savings. Five years later, if you complete your Action Plan, you'll have \$4,500. You can spend it however you wish. Or keep saving. FSS staff will explain the details.