

FSS NEWSLETTER

City & County of Honolulu ◦ Department of Community Services ◦ Section 8 Rental Assistance Branch ◦
Family Self-Sufficiency Program
<http://www.honolulu.gov/dcs/rentalassistance.htm>

2017
Volume 5



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*The secret to
getting ahead is
getting started.*

~Mark Twain

Family Self-Sufficiency

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WE DID IT!!!

Aloha Section 8 & FSS Program,

WE DID IT!!! My name is Ambronette & my husband David and I just have to say that "WE BOUGHT A HOME!" My ohana and I have been receiving Section 8 assistance for over 10 years and I am ever so thankful for this wonderful program. As years have passed and the keiki were getting older it made my husband and I think more about owning a home one day. As most of you know we're on Section 8 due to our income status and also the financial struggles we face in these challenging times.

One day when we went in for our annual recertification for housing assistance I was told by my worker about the FSS program. It piqued my interest and we decided to look into it. Well I signed up with the FSS Program and this was our first step in owning our home. It gave us hope in looking towards the future. The FSS Program taught us about budgeting our finances, time management and all about our credit and what we need to do to bring up our credit score or clean up any discrepancies. The tips we received were awesome.

Everyone's situation is different and some of us may take longer than others but don't give up. It took us a little over 2 years until our credit looked good and scores started looking up. There were workshops, classes and meetings to attend...I was a little scared and overwhelmed and had to tell myself that 'I CAN DO THIS'. My husband and I also participated in a savings program which really helped us out with our closing costs. Just remember that every workshop you attend just takes you one step closer to your dream.

In 2015 my youngest son graduated and my husband and I were thinking about moving off island. I had an opening with my employer and I applied, got the job and



transferred and moved to the Big Island. My keiki were all graduated and now they didn't mind if we moved off island so in May 2015 we moved. And by December 2016 we closed and in January 2017 we moved into our very own home. What a wonderful New Years and we are finally first time homeowners!

To all of you Section 8 & FSS Participants - just don't give up. My husband and I still live a simple life, income is just a little more but not much change since we started with the program. It's all about decreasing your credit cards, budgeting and living within your means. We are so thankful for the FSS Program and making our impossible dream come true! Good luck to all of you. Just remember to picture yourself in your home, you can even draw a picture, date and put it on your refrigerator so you can see it every day because we did it and never ever give up. Our dream came true and so will yours....Aloha

*Mahalo Much FSS,
Ambronette & David*

It Started With an FSS Referral

Aloha, my name is Henrietta and I've been an FSS participant for 3 years now. I'm in my mid-sixties, receive Social Security and work two part-time jobs. **I've always wanted to have good credit but didn't know how to get it.**

In October 2016, my FSS case manager, Vickie, referred me to Hawaiian Community Assets (HCA) so they could help me improve my credit. **At the time I had no savings, no credit, and was in collections.** I started with HCA the following month, completed a Renter Financial Education class and started one-on-one counseling with my credit counselor, Rose. During counseling I learned how to develop a budget, review my credit report, use direct deposit for savings and enrolled in a match savings account for debt reduction. This match savings account would give me a 2:1 match up to \$1,000 on my derogatory debt.

By May 2017 I had saved \$1,050 and qualified for \$2,000 in debt reduction funds. **Checks were cut to each of my creditors and mailed certified with return receipt requested.** But taking care of my derogatory debt was only the first step. Rose and Vickie then helped me apply and receive a Credit Builder Loan from Hawaii Community Lending (HCL) to help me build good credit.

With the match savings and the credit builder loan, I paid off \$3,916 to close out my 5 collection accounts – all within the 11 months since I started working with HCA. There are no collections listed on my credit report. And now I maintain three separate bank accounts – regular savings, emergency savings, vacation savings – and save monthly in each of them. I've also learned to make my loan payments every month and on time.

In October 2017, Hawaiian Community Assets honored me as a participant for my accomplishments. I don't think I would've been able to accomplish any of this without FSS, HCA or HCL and can't thank them enough!

Henrietta's next step? HCA's Homebuyer Program.



FREE Tax Preparation through VITA

Thanks to certified volunteers working across the State of Hawaii, you can have your federal and state tax returns prepared for **FREE**. Volunteer Income Tax Assistance (VITA) sites generally become available at the end of January and run through April. Sites accept clients by appointment only.

Please check their website - www.hawaiiataxhelp.org for more information, including tax site locations.

Scholarships

STEP 1

BEGINNING **November 15, 2017**, log onto the Scholarship Manager via the HCF website and begin your 2018–19 Common Application.

GATHER your required supporting materials to upload to your online application:

1. 2018–19 Student Aid Report (SAR):

A 2018–19 Free Application for Federal Student Aid (FAFSA) must be submitted and processed in order for you to obtain your 2018–19 SAR. You can now submit your FAFSA as early as October 01, 2017, using your 2016 income tax information.

For more information go to <https://fafsa.ed.gov>.

2. Grade Transcript:

Obtain your most recent grade transcript from your school's registrar's office.



STEP 2

START EARLY! Start working on your application while you still have lots of buffer time. That way you'll know which important information or documents you still need to submit.

SUBMIT your HCF application online by **Tuesday, January 31, 2018 at 4:00 pm**, Hawai'i Standard Time with all your supporting materials.

FAQ

VISIT www.hawaiicommunityfoundation.org/students for details and our FAQ's regarding the application and award process.

NEED HELP? Contact HCF's Scholarship Department at scholarships@hcf-hawaii.org.

Call our Scholarship Hotline locally at (808) 566-5570 or toll-free at 1-888-731-3863.



Money Smart Schedule

JAN 2018

10 & 17 MONEY \$MARTS
Dillingham Plaza
9 am - 1:30 pm
(must attend both sessions)

20 & 27 MONEY \$MARTS
Kapolei Hale
9 am - 1:30 pm
(must attend both sessions)

FEB 2018

14 & 21 MONEY \$MARTS
Dillingham Plaza
9 am - 1:30 pm
(must attend both sessions)

To RSVP:
Call (808) 768-5727

HAWAII'S LARGEST CAREER FAIR

WORK
FORCE
Career Fair

**WEDNESDAY
JANUARY 31, 2018**

10 a.m. - 3 p.m.
Neal Blaisdell Center

Sponsors



General Admission \$3

Discounted Rate \$1

Students (w/ School ID), Seniors (55+), and Military (w/ Military ID)

To stay updated with the latest information, follow
HawaiiJobFairs on Facebook and Instagram or search #jobfairhi.

BANK OF HAWAII • PEARL HARBOR NAVAL SHIPYARD
CITY & COUNTY OF HONOLULU • HAWAII PACIFIC HEALTH
DEPARTMENT OF EDUCATION • EXPRESS EMPLOYMENT PROFESSIONALS
HAWAIIAN TELCOM • ALOHA PETROLEUM • MDX HAWAII
HAWAII KAI RETIREMENT & ASSISTED LIVING • HERTZ • DISNEY AULANI
ROBERTS HAWAII • PARADISE CRUISE • AND 280+ MORE

An FSS Participant Gets A Car! And wants to say thank you...

"Helping Hands Hawaii and the Adopt-A-Family program are making it possible for us to have a bright Christmas this year! We are so thankful that our Adopt-A-Family donor chose to give us a dependable 'New to Us' Nissan Versa, even when we didn't ask for a car! This car is going to help our whole family get to work and school on time every day. It will allow me to seek out a second job so that we can cover our expenses and also build an emergency savings account. Reliable transportation is so important as our family works to meet our goals.

Many thanks again to our Adopt-A-Family donor, Helping Hands Hawaii, and Brian and Vickie of the Section 8 FSS Program who made this opportunity possible for us."

Debra L.