

FSS Graduate 2023

You did it!
Congratulations



KN is a 2023 graduate of the FSS Program! KN has made tremendous progress since her enrollment into the program on April 1, 2018. She is a single mother of five children. KN was not employed when she enrolled into the FSS program. Her priority was to obtain employment. She updated her resume and after a few months she started part time employment as a delivery driver. She later transitioned into customer service positions through various temp agencies. In 2021, she began full time employment in customer service with the Dovenmuehle Insurance Company. She has been with the company for two years and was recently promoted to Team Lead II. Her current position is remote and she loves having the opportunity to work from home and to be there for her children.

As soon as she began employment in 2019, KN also made a commitment to contribute regularly into her savings account from each paycheck. Maintaining a saving account was a goal in her case plan. KN expressed that she wanted to be better at saving money and she felt as if every penny was spent each month and no money was ever left over. After unwavering dedication, KN has been able to put over \$24,000 into savings! KN has maintained an almost 800 credit score rating throughout her enrollment. She understood the importance of paying all of her bills on time and not allowing her credit score to drop.

KN obtained a bachelor's degree in accounting in 2008, but never worked in her field of study. She was not quite sure if she even wanted to pursue a career in accounting. Her FSS case manager referred her to the Job Center to speak with a career specialist. KN was approved for the WIOA program to pursue obtaining a Certificate in Accounting through CLC as a refresher to hopefully help her pursue an accounting career. The COVID-19 pandemic began and her children's schools closed and all of their classes shifted via ZOOM. KN paused her accounting classes at CLC, as she realized it was very difficult for her to keep up with her classes and assist her children with their homeschooling full time. She does find comfort in knowing that she can always fall back on an accounting career. KN is currently participating in a 12-week program hosted by the Bank of America Institute for Women's Entrepreneurship at Cornell. This program actually has a waiting list and KN was finally selected after 1 year on the wait list. The online curriculum was created by professors from Cornell University, and covers topics such as customer discovery techniques, legal considerations, funding options, product development, digital marketing, and communications skills. During her time in FSS, KN participated in workshops hosted by the FSS Department, such as *Job Readiness*, *1st Time Homebuyers*, and *How to be a Real Success*. She took time to also attend financial workshops, *Credit Reports and Credit Scoring and Basic Budgeting*, hosted by partnering agency, Consumer Credit Counseling Services of Northern Illinois. KN is always open to learning something new!

In July of 2022, KN began paying her full rent and in January of 2023, she ended her participation in the Section 8 program. This amazing achievement of no longer needing the housing subsidy also allowed her to graduate from the FSS program a few months earlier. KN accumulated over \$31,000 in her escrow account and stated *"The escrow account helped to grow funds for my ultimate goal – homeownership!! I will use the funds towards a down payment on my first home"*. KN has appreciated her time in the FSS program and in her own words expresses *"The FSS Program is for everyone who wants to better themselves for their family. I am a single mother and I thought I wouldn't make it to graduation and today has come in the blink of an eye! I made it! I would recommend the program to all voucher holders. The program is a blessing to my family. The information I received throughout the program was amazing."* KN has truly appreciated the resources available to her to help achieve her goals!

The FSS Department is extremely proud of KN's accomplishments and wishes her continued success!



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RB is a 2023 graduate of the FSS Program! RB has made tremendous progress and sacrifices since her enrollment in January of 2022. RB enrolled into the FSS program shortly after she came onto the Housing Choice Voucher Program. She was working part-time and wanted to improve her financial stability. In February of 2022, she was hired fulltime at iRhythm as a customer care advocate. The position was remote, which allowed her the flexibility around her daughter's school schedule. Her annual salary has increased to about \$50,000 per year and she enjoys the work. The increased income has allowed her to focus on maintaining a household budget and to focus on “needs” vs.



“wants”. She paid down some outstanding debt and started putting money into savings regularly. In June of 2023, RB made the firm decision to give up her housing voucher effective July 20, 2023. In RB’s own words she stated, *“I feel the housing subsidy was a steppingstone for me that helped me out these past couple years, but I do not want to be dependent on it for a long time”*. RB still has some financial goals she wants to focus on beyond FSS, but she is confident she can continue to progress and be self-sufficient. RB received an escrow check in the amount of \$4,236 and shared she plans to use this money towards purchasing a vehicle. **The FSS Department is extremely proud of RB’s accomplishments and wishes her continued success!**





LC is a 2024 graduate of the FSS program. LC enrolled into the FSS program in August of 2019 with motivation to achieve goals in career advancement, professional development, better financial management and hopes to become a homeowner. Goal setting turned her attention to a much bigger picture, asking herself where does she want to be in two years or five years later? LC has worked hard these past years to achieve financial stability by spending money wisely, maintaining a sound family budget and having money in savings. She is a busy mother of four children and navigates through the costs of raising a family off one income. LC has attended several financial workshops hosted by the FSS Department in partnership with Consumer Credit Counseling Service of Northern Illinois and the Job Center of Waukegan. Through a referral from FSS, LC completed financial counseling with Consumers Partners for Affordable Housing in August of 2019. The session helped her decide to consolidate her debt into one loan, which is helping her reduce debt sooner and staying on budget.

At FSS enrollment time, LC was employed and had a salary higher than most have when they enroll into the program, which makes it more challenging to accrue escrow. However, LC was determined to progress at this place of employment. She completed courses and passed the Illinois state exam to obtain her Property & Casualty insurance license. This opened a career opportunity, and she quickly began to progress at her job. LC is currently the Account Manager at Total Insurance Services. She has been with the company for over 5 years and through advancement her annual salary has increased from \$38,000 to \$60,000 per year. Her steady salary increases allowed her to accumulate escrow. LC is receiving an escrow payout in the amount of \$15,962!



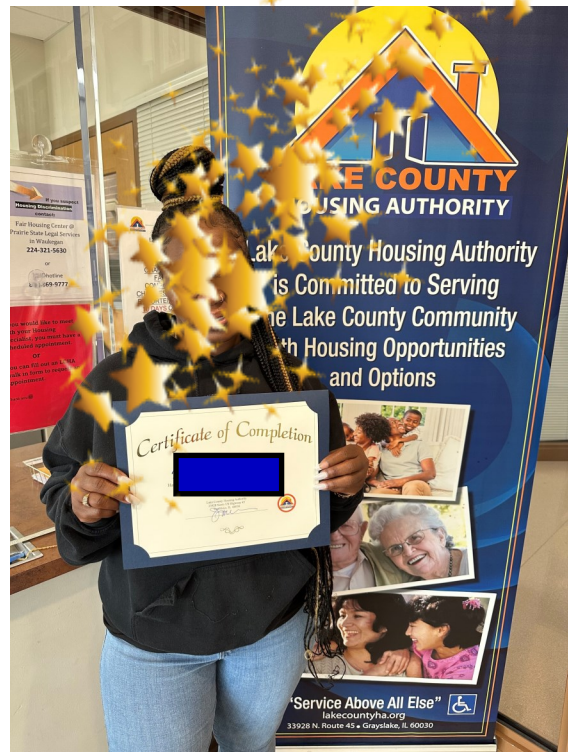
FSS is most excited to announce that on January 16, 2024, LC closed escrow on her own home! She and her family are extremely happy to have their own home and the LC shared *“the escrow money will help towards home repairs and improvements.”* LC has valued her time in the FSS program and in her own words shares *“The FSS program has been helpful in keeping me on track with my goals. I think this is a wonderful program that rewards people for working to accomplish their goals and provide a better life for their families.”* LC gave up her voucher this past January and when asked what advice she would give to a new FSS enrollee, LC expressed *“Just keep working towards your goals and don’t give up. Think of the housing program as a steppingstone and not a permanent step. There is nothing wrong with needing help in life, the important thing is to learn and grow and not get stuck along the way”*. LC further shares, *“I would recommend that all voucher holders be enrolled in FSS. This is a program that does nothing less than help people. Learning and building credit, saving money, making better spending choices, improving your work or income situation, credit counseling and team building are all things that this program has done a great job in providing”*. **The FSS department is proud of LC and wishes her continued success and her family many years of happiness in their new home!**

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TF is a 2023 graduate of the FSS Program! TF was unemployed when she enrolled into the program in July of 2019. She had received her certifications as a Medical Assistant and Phlebotomist in 2017 and was hoping to find employment in the medical field. Through a staffing company, TF found employment at Abbvie as an Insurance Analyst. In March of 2020, she lost employment when the COVID-19 pandemic began. It was not easy being off from work for 9 months and not having a steady income, but she was determined to find another job and began working again by November of 2020. TF has strived to maintain employment for most of her time in the FSS program. TF has worked to improve her credit score and build savings. Her credit score is going up and she continues to work on building her savings. She attended a session of financial counseling through our partnering agency, Consumer Credit Counseling of Northern Illinois, and appreciated the information stressing the importance of staying on budget and not creating outstanding debt. TF expressed in her own words, *"This program has made me aware that the house I've always wanted wasn't gonna come from just working. Your credit (which I never really cared about) is very important in purchasing that house, car, etc. I now watch my spending and focus on paying my bills on time"*. TF attended various workshops hosted by the FSS Department such as *Resume Building and Interview Skills, Surviving the Holiday Blues Financially and Emotionally, and Pursuing Educational Goals for Success*. TF has appreciated the resources. We asked TF if she would recommend the FSS program to other voucher holders and in her own words shared, *"Yes, Yes, Yes, a thousand times! FSS can change someone's life if you truly want to change, and this opportunity can do just that. It's not just about the payout at the end, but the education from the classes such as credit repair, and the support from your case worker making sure you get things done."* TF's best advice to others on the program is *"Stay focused, continue to work, and save!"*. TF received over \$24,000 in escrow and in her own words shares, *"The escrow savings will help me so much. For the past 4 years, I have been trying to move close to my mother and sisters in Texas, but I just never had the money or opportunity. Now I do. But first, I am going to pay myself (savings) generously, pay off some bills and get my car fixed for the road"*. **The FSS Department is extremely proud of TF's accomplishments and wishes her continued success!**



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TJ is a 2023 graduate of the FSS Program! TJ has made amazing achievements since her enrollment on July 1, 2020. TJ was unemployed when she entered the FSS program. She had recently lost her job due to the COVID-19 pandemic. TJ was motivated to enroll into the FSS program to work on improving her financial stability and connecting with any resources that assisted single mothers.

TJ was uncertain about her career path. Her previous job was only paying her \$13.00 per hour and she struggled to keep up with her bills and household responsibilities. During her FSS case management appointments, she was encouraged to inquire about different career paths and have a plan about seeking long term stable employment. In August of 2021, she enrolled into a 9 month program at the Midwestern Career College Chicago to obtain a Sterile Processing Certification. The classes were online which were very convenient for her. She maintained employment at Medline



and Qualanex while trying to complete her studies. She graduated and obtained her certification on October 12, 2022. She immediately found new employment at the Hawthorn Surgery Center as the Sterile Processing Coordinator. The job is going very well for her.

TJ is continuing to work on improving her credit score and pay down outstanding debt. Her increase in income has helped her manage her finances and work towards being debt free. She understands these will continue to be goals for her beyond FSS, but she is very determined. TJ was paying almost full rent. Tiera made the decision to relinquish her housing voucher as of June 30, 2023. She felt confident she can make it on her own and no longer needed the housing subsidy. TJ received over \$18,000 for her escrow payout and in her own words shared *"The escrow money will help me by giving me the start-up money to purchase a home for me and my family."* TJ also shared *"This program (FSS) is a great way to save money and plan for your future."* **The FSS Department is extremely proud of TJ's accomplishments and wishes her continued success!**

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JS is a 2023 graduate of the FSS Program! JS has used her time in the FSS program to focus on maintaining employment, improving her credit score and paying down some outstanding debt. JS's main struggles as a single mother of three children was financial management. She was overspending on her credit cards which also impacted her credit score. Jessica committed to watching her spending and be better at budgeting her money. She was able to pay down a lot of credit card debt and paid off her car loan of \$13,375! As a result, JS's credit score improved from 503 to 685, going from a poor to a good credit rating! JS is currently employed at a local Currency Exchange. She has been employed there for over 11 years. She has maintained employment throughout her time in the FSS program. She has received some pay increases, which helped her to accumulate some money in her escrow account. Back in 2019, she was thinking of withdrawing from the FSS program because of not being able to commit to attending workshops or her case management appointments. She is so glad she continued with the program and in her own words expressed *"The FSS Program helped me to stay on track with my goals"*. She appreciated the case management appointments, which helped her to re-focus on her goals and benefit from resources in our community. In 2019, our partnering agency the Mother's Trust Foundation, sponsored 4 weeks of summer day camp at the Zion Park District for her youngest daughter. This helped out tremendously because her youngest was home for the summer and needed to have some activities while she was at work. JS attended the 1st Time Homebuyers Workshop hosted by LCHA to gain knowledge about the home buying process. JS's long-term goal is to be a homeowner. FSS has referred her to our partnering agency, Community Partners for Affordable Housing, to help her become homeownership ready. JS received an escrow payout in the amount of \$1,252 and shared the money came in time to cover expenses for a new dog her family just got. **The FSS Department is proud of JS's accomplishments and wishes her continued success!**





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YOU DID IT

CD is a 2023 graduate of the FSS program. She enrolled into the program in March of 2018 and wanted to focus on obtaining long term and stable employment and maintaining a good credit score. She obtained her Medical Assistant certification in 2018 from State Career College. This certification opened more doors of employment opportunities for her. The COVID pandemic presented difficulties with her children's schools closing and trying to find stable employment. She bounced around from various jobs but did not give up her hopes to find a long-term career path. She is currently working full-time as a medical assistant at the North Shore Hospital in Highland Park. She is happy to be part of this friendly work environment and strongly feels she can progress. She feels finding this position has been one of her best accomplishments while in the FSS program. She no longer needs to "job hop" and sees herself working here long term. CD always tries to maintain a good credit score. She pays close attention to her credit card usage and does not go over the 30% usage. CD is very excited to receive her escrow check in the amount of \$11,506.08. In her own words, CD shares, *"I recommend this program for all voucher holders because achieving small or big goals helps put yourself and your family in a better position."* **The FSS department is proud of CD and wishes her continued success!**



Way to go!