

Kauai County Housing Agency  
Section 8 Housing Choice Voucher Program

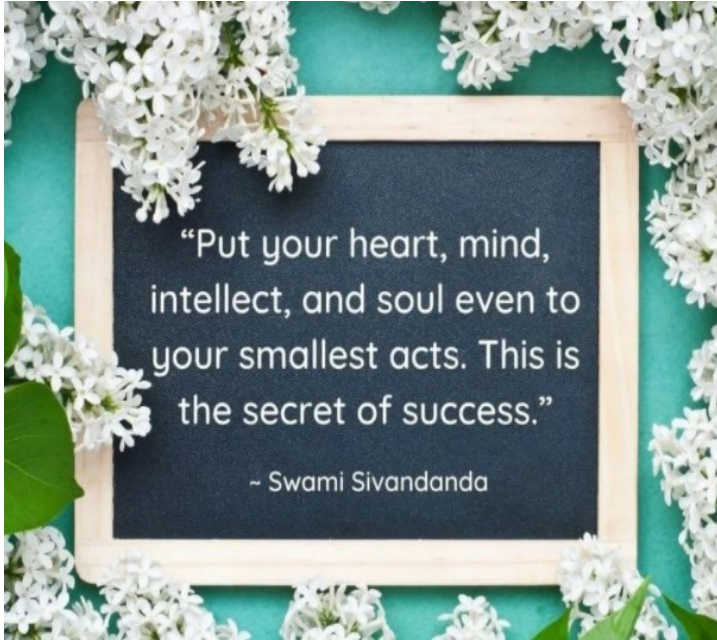


# Family Self-Sufficiency Program Newsletter

First Quarter 2022



The Family Self-Sufficiency (FSS) Program would like to wish all participants a prosperous new year filled with new adventures and good fortunes.



## Updates and REMINDERS !

**TAX SEASON IS HERE!!** As you start to think about filing your incomes in the coming months, now is the time to prepare by making sure you have a picture ID, your social security card (SS), and for your spouse his/her picture ID and SS card, and for all dependents their SS card. Gather all of your tax documents before you start your filing. If you are looking for assistance in filing, then search online: [www.myfreetaxes.com](http://www.myfreetaxes.com).



### NEED HELP? NEED SUPPORT? FEELING STRESSED? REACH US AT:

ACCESS (Suicide & Crisis).....	1-800-753-6879
24-Hr Domestic Violence Shelter Crisis Line (YWCA).....	245-6362
24-Hr Sexual Assault Crisis Line (YWCA).....	245-4144
CHILD WELFARE SERVICES (Reporting-Intake Unit).....	1-888-380-3088
PACT (Parents and Children Together-Intensive Support) .....	821-0574
For Emergencies Call Kauai Police Department.....	911

## Congratulations FSS Graduates!



We congratulate three of our FSS participants who successfully graduated from the program's Fourth Quarter October to December 2021, as well as achieving their escrow account payouts to assist them with paying off debts, setting up an emergency savings, and start a saving account for their new home. We wish the following graduates much success in the future:

**Naomi**- She successfully completed FSS with an escrow balance of **\$14,707.59**.

**Rodney**- Successfully completed FSS with an escrow balance of **\$7,444.54**.

**Kealoha**- This FSS participant successfully completed FSS with an escrow balance of **\$14,942.31**.



## How to start a budget

1. Knowing your "why".
2. This is an opportunity to take control of your money. Do not be intimidated or feel restricted.
3. Be realistic. Choose a plan you can stick with.
4. Understand the difference between **needs** and **wants**.
5. Leave room for surprises. Set aside a little cash for "miscellaneous" expenses.
6. Keep an eye on automatic payments. Especially monthly subscriptions.



### FSS Program Contact Information

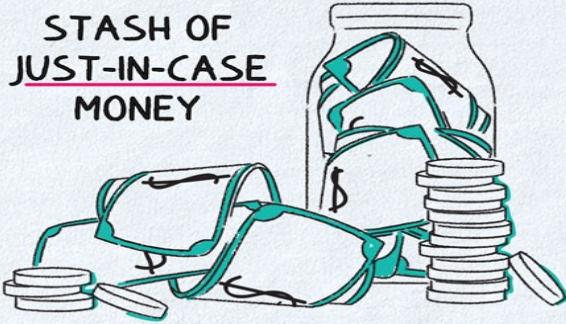
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# EMERGENCY FUND

## WHAT

STASH OF  
JUST-IN-CASE  
MONEY



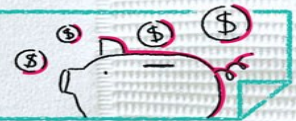
## WHY

HELPS IF YOU



## RULE OF THUMB

→ SAVE 3 TO 6 MONTHS OF LIVING EXPENSES



## TIPS



**COACHELLA TICKETS  
NOT AN EMERGENCY!**



Napkin Finance

# \$1,500 Savings Challenge

BI-WEEKLY PAY

\$75

\$45

\$45

\$40

\$55

\$50

\$55

\$60

\$65

\$40

\$65

\$50

\$55

\$80

\$55

\$45

\$75

\$65