



July 2006



# FSS Program Newsletter Summer 2006 Edition

## *FSS Participant earns Bachelor's degree from UNCA*

*Note: This article was written by Amy's son, Vince, who requested that he write his mom's "success story."*

It's been two hard years for Amy R. It's been late nights of homework and papers. But let me go back to when it was even harder.

We lived in a rock house that held heat almost as well as a cooler. In the winter it was colder inside than out. Ants infested everything. Firewood was gathered because we didn't seem to have enough money to use our furnace.

Speaking of money, the reason there didn't seem to be

enough was because money management was absent. Sometimes we had nothing to eat, along with no heat and other things.

Then, she decided to go to school. This was not received too well. Some people thought that her marriage should have top priority and not her selfish pursuits. She refused to quit, believing her family as a whole was top priority and school meant a better life for them all.

We moved out into a trailer. It was pretty cool at first because I was home alone frequently, but then it got boring. Later I had had enough of all the "being tired" statements that

seemed to escaped her lips every day. I actually told her to quit. But she didn't! Even with no money and when stress from ongoing marital conflicts was almost unbearable, she kept going.

Then finally on May 13, 2006 she walked the stage! Proud friends and parents swarmed into graduation to see their loved ones walk that stage and no other mother was prouder than Amy's.

Amy has recently accepted an accounting job with Crawley, Lee and Company!

All the hard work finally paid off. She hopes that other women out there that feel stuck and sorry for

themselves will eventually know, "there is no obstacle too big that can't be gone around and they **can** do something with their lives", because that is exactly what she has done!

By: Vince (proud son)

(Amy is a participant on our Section 8 FSS Program.)



Amy proudly displays her Bachelor's degree at her UNCA graduation in May.

The Family Self-Sufficiency Programs at WCCA are made up of:

- FSS for Section 8 participants with an automatic savings account
- SavingsPlus matched savings programs for families saving for a home, education, or a small business
- Section 8 Homeownership Program for eligible families

## *More Students Making Headlines:*

Amy's not the only student we have to brag about! Lots of our FSS and Savings Plus program participants are making great strides in their educations, including:

-Ryan, who graduated from high school and is headed to NC State for engineering in the fall.

-Lorrie, who is working on her AA in engineering and earning all A's and B's every semester,

-Bret, who won two scholarships to use at Brevard College this fall.

-Tanya, who won 7 scholarships in order to go to school full-time and finish college.

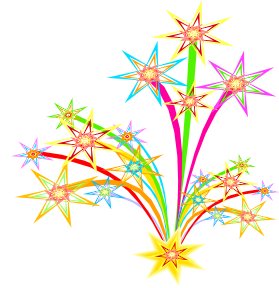
Congratulations to all our students- keep up the great work!





# Program Graduates'

## 2005-2006 Page of Fame



Christa graduated from the FSS Program and collected an Escrow check worth over \$7000, which she used to pay down debt.



Francisco graduated from SavingsPlus and opened his new restaurant, the Crazy Donkey, on Hwy 64 in Brevard. Yummy!



Vanessa graduated from FSS and collected an Escrow check worth over \$4000, which she plans to use for homeownership.



Teri spent years working on her credit before using the Section 8 Homeownership Program to help her purchase her beautiful home with a big yard for Mr. Bill, her dog!



With the help of the Section 8 Homeownership Program, Margaret was able to purchase the little cabin she had always dreamed of owning. (See story on page 4.)



Natasha cashed out from the SavingsPlus Program with a \$6000 down payment towards her beautiful new home in Eto-wah. Here she is shown at her closing!

*It's Been a Great Year for Our Participants!*  
 Congratulations on your achievements!  
 We look forward to celebrating many more!



## Looking for a great-paying career with an AA degree?

### Ten Best-Paying Jobs for Associate Degrees:

1. **Computer specialist:** Technical support to network security, these jobs can pay over \$59,000 a year!
2. **Nuclear technician:** Monitoring radiation and operating nuclear tests and research equipment could earn you over \$59,000 a year.
3. **Dental hygienist:** This fast-growing field involves cleaning teeth, X-rays, and preventative care can pay up to \$58,000 a year!
4. **Radiation therapist:** Administering radiation therapy to cancer patients, and you could earn over \$57,000 a year.
5. **Nuclear medicine technologist:** Earn over \$55,000 a year as you use special nuclear tests to monitor patients' organ functions. (May require additional licensure along with AA degree.)
6. **Fashion designer:** Designing clothing and overseeing production could earn you \$55,000 a year (or millions, if you became famous!)
7. **Aerospace engineer/ operations technician:** Construct, test, and repair aircrafts and space vehicles for over \$52,000 (additional certification may be required along with AA degree.)
8. **Diagnostic medical sonographer:** Use imaging technology to diagnose diseases and monitor pregnancy. Earning potential of over \$52,000.
9. **Registered nurse:** Treating patients in hospitals, doctors' offices, assisted living centers, etc, and you could earn over \$52,000 (State licensure required.)
10. **Engineering technician:** Research and development positions, including data collection and equipment setup, and you might earn close to \$50,000 a year!

(Source: [www.careerbuilder.com](http://www.careerbuilder.com))

**Ready to get started on a new career?** Contact BRCC at 694-1700, AB Tech at 254-1921 or the FSS Coordinator 693-1711 to learn how!



### SPOTLIGHT ON GREAT WEBSITES!

- Looking for the best deal in town for gas? Check out [www.gasbuddy.com](http://www.gasbuddy.com) to find the cheapest gas in your area!
- Compare rates for bank accounts, credit cards, loans, and more at [www.bankrate.com](http://www.bankrate.com)
- Pull a free copy of your credit report from Equifax, Experian, or Transunion by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Looking for great tips on saving money, improving credit, or stretching your budget? Visit Consumer Credit Counseling online at [www.debtstress.org](http://www.debtstress.org) to learn more!
- Wondering how to pay for college? Visit [www.cfn.org](http://www.cfn.org) to find out about grants, loans, and scholarships at your school!

"The person who makes a success of living is the one who sees his goal steadily, and aims for it unswervingly. That is dedication."

~Cecil B. Demille



## Hot Tips to Keep You Cool (and not broke!) this Summer

- Instead of running the A/C, open windows, and use fans
- Use a fan with a window A/C unit to help spread the cool air around
- Set your thermostat to be a little bit warmer during hours when nobody will be at home.
- Place A/C units in shady areas outside rather than in full sun.
- Air dry dishes instead of using the dishwasher
- Use the microwave rather than the stove or conventional oven
- Turn off lights, computers, and small appliances when not in use.
- Wash only full loads of clothes.
- If buying new appliances, look for the new "Energy Star" labels
- Cover your windows: sunny windows can make rooms hot!
- Close curtains on South and West-facing windows during the heat of the day
- Check for air leaks through doors and windows; use caulking or weatherstripping to seal them back up.

Visit <http://energy.gov> to find more great tips!

Let Us Help You Learn How to Live  
Your Best Life!

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We're on the web!

[www.wcca.net](http://www.wcca.net)

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## *Lifelong Dream of Homeownership Realized*

Since childhood Margaret had dreamed of owning her own home, but was afraid she'd never realize that goal due to her fixed income.

In July 2005, she contacted WCCA's Homeownership Coordinator and learned about the Section 8 Homeownership Program, that helps families pay a mortgage each month rather than rent. Margaret had previously asked about Homeownership Programs, and this time, luck was on her side!

After taking Homebuyer's Education courses and reviewing her credit, Margaret was ready to find a home. With

the help of her buyer's agent, she quickly found one and fell in love with it.

"I found 'Me' in this house," Margaret says of her one-bedroom, cabin-style bungalow in Hendersonville.

Margaret received \$10,000 in down payment assistance from the Housing Assistance Corporation, and in September 2005 she closed on her house.

When I asked her thoughts about being a new homeowner, Margaret replied, "It's freedom for me for the time I have left here. God's been good to me."

Margaret was able to

accomplish her goal of homeownership in record time because of lifetime care of credit.

To learn more, contact Megan Manuel, FSS and Homeownership Coordinator, at 693-1711, or 866-670-9222.

