

# FSS INFORMATION MEETING



**GO BACK TO  
SCHOOL**

**BUY YOUR  
OWN HOME**

**JOB  
TRAINING**

## **FAMILY SELF-SUFFICIENCY (FSS)**

**BUILD SAVINGS WHILE WORKING TOWARD YOUR DREAMS!**

**Current ATCOG Housing Choice Voucher Participants  
are invited to learn more about the FSS program.**

## **Your Path to Financial Freedom!**

**TUESDAY, JUNE 17**

**Mt Pleasant, TX**

*Workforce Solutions*

*Northeast Texas*

312 North Riddle

**10:00 a.m.**

**WEDNESDAY, JUNE 18**

**Paris, TX**

*Workforce Solutions*

*Northeast Texas*

5210 SE Loop 286

**10:00 a.m.**

**THURSDAY, JUNE 19**

**Sulphur Springs, TX**

*Workforce Solutions*

*Northeast Texas*

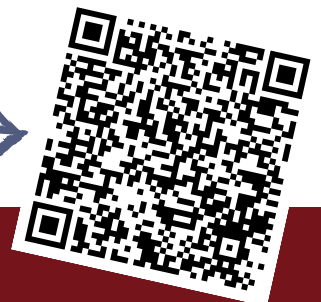
1513 Houston Street

**10:00 a.m.**

*Refreshments will be served.*

You must currently have a Housing Choice Voucher from the Ark-Tex Council of Governments in order to attend the meeting and/or enroll in the FSS program.

*Register Here* →



Call for more information:  
**1-800-988-3331**

Register to attend and learn more:  
**ATCOG.org/FSS**

# How FSS Works

Family Self-Sufficiency (FSS) is a voluntary program designed to help you build financial security while maintaining your housing assistance.

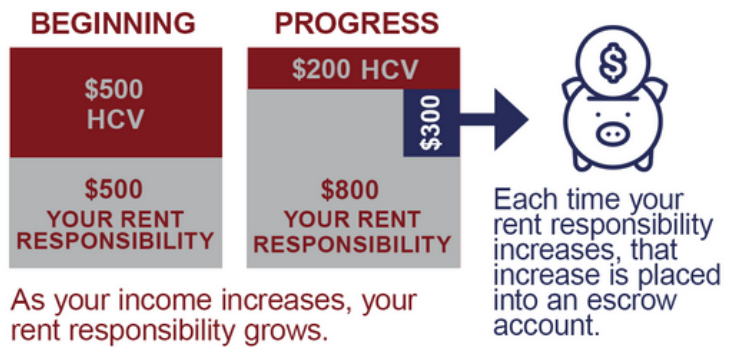
When you start the Housing Choice Voucher (HCV) program at ATCOG, your rent responsibility is set based on your current income. As your income grows, your portion of rent responsibility increases, too. For FSS participants, ATCOG generally deposits an amount equal to the increase in rent due to the family's increased earnings into their FSS escrow account on a monthly basis.

Upon successfully completing the program, all accumulated savings are yours to use however you choose. Many participants utilize the funds to pay to further education, to put a down payment on a home, or to start a business. The goal of the program is to help you on your path towards financial independence.

Throughout the program, you'll work regularly with a dedicated coach who helps you set and achieve financial goals tailored to your situation. The coach will work with you to identify and assess your needs, interests, barriers, and strengths. The coach will also identify service and training opportunities, makes referrals to services and training, and monitor completion of goals in your Individual Training and Services Plan (ITSP).

## Example:

When you start the program, your established rent responsibility may require you to pay \$500 toward rent while receiving \$500 in Housing Assistance Payments (HAP). When you change jobs or get a promotion or raise, your rent responsibility might raise to \$800 a month. The \$300 additional you pay towards rent goes into your escrow account.



# Frequently Asked Questions

## Will I lose my housing assistance if I join FSS?

No! Your housing voucher is not affected by joining the program.

## What if my income decreases during the program?

Your escrow deposits adjust based on your income, but the money you've already saved remains.

## Can I access my savings before graduation?

Yes, you can request funds for expenses related to your FSS goals.

## What if I need more than 5 years to reach my goals?

Extensions of up to 2 years are available in certain circumstances.

*Register here  
to learn more*

