



### Upcoming Events

#### FSS Monthly Information Sessions - In Person/Virtual

Are you interested in learning more about the FSS program? We will be having In-Person/Virtual FSS Information Sessions so you will be able to join from your home using your smart phone or computer if you are unable to attend in person. The information session will be on TEAMS.

Learn more about the benefits of the program and what steps you need to take to join.

**Where:** In-Person/Virtual - TEAMS

**Date:** January 6, 2026 – In Person  
11:00 am – 12:00 pm  
January 27, 2026 - Virtual

**Time:** 6:30 pm—8:00 pm

To register for this event, please email us at:  
[HCVFSS@cintimha.com](mailto:HCVFSS@cintimha.com)

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### What is the Family Self-Sufficiency Program

1. The FSS Program is a voluntary five-year program offered to Housing Choice Voucher and Asset Management families to help them in becoming more self-sufficient.
2. When a family enters the program, they meet with a FSS Program Coordinator to discuss their needs and to set goals.
3. Together, the FSS Coordinator and family set goals that can be achieved over a five-year period. The family can set any goal they wish but the main goal for every family must be to obtain and maintain full-time employment and to be free of welfare assistance.
4. Once goals are finalized, the family signs an FSS Contract and completes an Individual Training and Services Plan.

# WORD SEARCH

ACCOUNTING  
BREATHE  
CORRECTLY  
DOMINANT  
EXAMPLE  
FREELY  
PARISH  
ROUTINE  
SISTER  
SOLDIER  
SUBURB  
TUESDAY

C	O	R	R	E	C	T	L	Y	R	D	A
R	E	H	T	A	E	R	B	V	E	K	F
S	Q	H	Q	Y	A	D	S	E	U	T	A
N	S	S	N	E	N	I	T	U	O	R	C
T	N	I	K	T	N	C	W	D	K	E	C
F	S	R	R	N	U	R	X	E	O	X	O
R	U	A	E	A	Q	E	A	E	L	A	U
E	B	P	T	N	H	I	L	M	E	M	N
E	U	C	S	I	U	D	H	W	V	P	T
L	R	I	I	M	S	L	E	V	O	L	I
Y	B	B	S	O	N	O	O	B	L	E	N
F	Q	H	S	D	W	S	E	I	H	B	G

### Six Financial Goals for 2026

1. **Meet your Match** – If you are able, meeting your company match in your workplace retirement account is a good idea.
2. **Raise your Retirement Contribution Rate** – Contributing to your retirement plan account can be another way to jumpstart savings. (Take home pay less, your taxable income is reduced if you contribute on a pre-tax basis).
3. **Pay off Personal Debt** – Understand the ins and outs of credit cards and developing a plan using a debt payoff calculator.
4. **Keep Track of Expenses** – all small purchases add up and understanding of these purchases will assist you in taking that expense and saving it instead.
5. **Build an Emergency Fund** – Life happens and it helps to expect the unexpected.
6. **Prepare a Financial Plan** – Write down long- and short-term financial goals to help you move toward the future you imagine.



### JANUARY FUN FACTS

**January 1: Happy New Year**

**January 13: Make Your Dream  
Come True Day**

**January 17: Ditch New Years  
Resolutions Day**






**January 19: Martin Luther King's  
Birthday**

**January 21: National Hugging Day**

**January 24: Compliment Day**

**January Birthstone: Garnet**

**Wishing you a  
happy new year!  
May it be filled with  
new adventures  
and good fortunes.**

<b>S</b>	<b>M</b>	<b>A</b>	<b>R</b>	<b>T</b>
				
<b>SPECIFIC</b>	<b>MEASURABLE</b>	<b>ACTIONABLE</b>	<b>REALISTIC</b>	<b>TIMEBOUND</b>
Be clear and specific so your goals are easier to achieve. This also helps you know how and where to get started!	Measurable goals can be tracked, allowing you to see your progress. They also tell you when a goal is complete.	Are you able to take action to achieve the goal? Actionable goals ensure the steps to get there are within your control.	Avoid overwhelm and unnecessary stress and frustration by making the goal realistic.	A date helps us stay focused and motivated, inspiring us and providing something to work towards.

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**CMHA's Offices will be closed:**

**January 19, 2026**

To join Family Self-Sufficiency or, to get additional information; please contact [hcvfss@cintimha.com](mailto:hcvfss@cintimha.com).

