

Achieving Goals through Discipline and Self-Determination



Mia came to the FSS program at the WAGE Center already working, but with many goals. She was employed in the nursing department at Albany Medical Center, where she still works, nearly five years later in a different department. When she began, she says, “I wanted to accomplish a better strategy to save monies, as well as have a better outlook on money management and paying my bills on time. I also wanted to go back to school and receive my Associate’s Degree in Business Management.”

Using a two-step process regarding money and education she says, “I was focused on paying down my debt, I went from a low credit score to a high one. I now have major credit card companies after me - when they would not give me the time of day... (I highly suggest one or two as they can get you into a lot of trouble).” As she was working and escrowing money through FSS, she explains, “I kept the faith and enrolled in college and in May of 2017, I obtained my Associate’s in Business Management. In May of 2020, I will have my Bachelor’s Degree in Health Care Business Management.”

All of this, she accomplished despite the fact that as she tells it, “...I hate change and I love to have stability in everything that I do on a day-to-day basis.” But, by changing the way she dealt with and viewed money management, she has been able to raise her credit score, save money and earn a higher education. All of these are changes that will create a stable lifestyle.

Mia says, “FSS has helped me to be more focused and to reach for what I want instead of waiting for it to be handed to me. They showed me that with will and dedication, anything is possible and can be done.” In five years, Mia has accomplished many goals through sticking to her plan. In the next five years she says “I see myself maybe owing a two-family dwelling and, who knows, maybe a couple.” The FSS escrow money will help Mia establish a down payment on that home she describes as her “forever home.”

To those starting to work toward their FSS goals, she gives the following excellent advice: “I would say start early and make sure you stay focused and do not let anyone tell you different. On top of this, make your own savings and watch it grow into your money tree. Make a plan and follow it to the tee.”

Following her own advice and going step-by-step, Mia has accomplished financial and educational goals to set herself up for the predicable life she has been working toward. Congratulations to Mia on achieving goals and serving as an inspiration to the FSS Program.