

## BIG GOALS & BIG SUCCESS



Shaquoia Ruffin is a Licensed Practical Nurse, a homeowner and a recent graduate of the WAGE Center and Albany Housing Authority's Family Self Sufficiency Program (FSS). She is the perfect example of what can be done with perseverance and good use of available resources.

"Before passing my nursing boards last year," Shaquoia says, "I was working as a Medication Technician doing OK, but I still needed the help of social services to get by. After passing my boards, I was able to financially stand on my own two feet and support myself and my family without any assistance." Of being a nurse, she relates that work can be difficult, "but at the end of the day it's about helping a person when they are the most vulnerable. It can be exciting, sad, happy, frustrating, confusing and busy. But I go home every day knowing that I have helped and made a difference in peoples' lives, and that is why I am a nurse".

Like many FSS participants, Shaquoia set both shorter and longer term goals. During the course of the five year program, she set and achieved two major goals: Becoming an LPN and a homeowner. Of becoming a homeowner, she shares that it is "something I have been working on in the past two years with rebuilding my credit and becoming mentally and financially prepared for this journey." Regarding her final FSS escrow account disbursement, she explains, "Let me first say that this money is a blessing, and I am very lucky to receive it at this time when I'm making this transition into a homeowner. I will use this money towards minor repairs in my home, as well as saving some for a rainy day because if something breaks, I can't call maintenance. I'm maintenance."

This success story, like most, has a long road leading up to it. Shaquoia says, "I started my home ownership process at Affordable Housing Partnership. This program really broke down the [ins] and outs of the entire home buying process. It helped with credit repair and budgeting and saving money. This program alone takes about a year to complete, depending on the things you have to work on. You also have to pay [for] and attend workshops in order to get your certificate. With this certificate, you are able to apply for grants offered in different counties. This certificate lets the bank know that you understand the home ownership process and what's expected of you as a home owner. A lot of these city grants are exhausted and funds aren't readily available, so as soon as you know where it is you're looking to live, apply for a grant." She further explains that there are money matching programs and down payment reductions that help a candidate qualify for a mortgage.

But just because Shaquoia is gainfully employed and enjoying her new home, doesn't mean she has stopped setting goals. She is "enrolled and ready to start nursing school for my RN this coming January. And in the next 5 years, I see myself at least with my Bachelor's in Nursing, and being a successful homeowner and single mother of two."

Her advice "to families coming into the program, I would say to take it seriously. This is an opportunity to better your life and circumstances with an added incentive at the end. Don't just write down minor goals to accomplish, really think about what it is you want to do or where you want to be in 5 years. Passing my nursing boards, becoming financially independent and owning a home were my goals. Figure out your goals, come up with a plan to achieve them, and make it reality! I feel that I was successful because I had a plan, and I was focused!"