



FSI NEWS

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From homeless to homebuyer in a year



Photo by Sarah Cornwall

Michael Robinson, Liz Stowe (Homeless Prevention Program Manager), and Lisa Robinson in front of the Robinsons' new home in Charleston.

After you've been in addiction as long as I had been, and at the age I'm at now, you have to make up your mind how you want to live your life," Michael Robinson said.

And he got tired of his life as it was. On July 11, 2008, Michael got in trouble with the law for the last time. "I told myself that I'm never going to use again. I'm

not quitting for anybody else but me."

Michael celebrated 5 years of sobriety in July. "Since that day, I haven't used," he said.

He grew up a military child. With his father in the Air Force, they moved a bit, but he calls Los Angeles his hometown. After graduating high school in L.A., Michael entered the Army.

He met his first wife, who was from Charleston, while in the military. After being stationed at Fort Jackson, they moved to Charleston. They had two children together.

"I want to be able to give back to those who are suffering."

Michael Robinson, FSI client

"We separated for a while, and the drinking and drug problems started," Michael said. "I did three stints in the prison in Columbia."

The marriage didn't last. All of his troubles stemmed from alcohol and drug abuse. "I wasn't a murderer or anything like that. The worst thing that I did was break into people's cars—that's how I supported my habit," he said.

Michael had years of usage and breaks of nonusage. "There were a couple of times where I went through treatment programs, but I did it because the court sent me there," he said. "Or I did it because I was trying to please other people and prove to them that I didn't have to use drugs."

But in 2008, that all changed. "If those are the reasons you quit, then you are sure to fail and you are destined to reuse again. After 20 years [of drug use], I know," he said.

More about Michael on page 2

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Out & About: FSI in the Community



Photo by Jenna Johnson

On June 28, Family Services, along with Trident United Way and Palmetto Goodwill, celebrated the grand opening of the new Prosperity Center in Dorchester County. Clients in the Summerville area can now visit one-on-one with a licensed financial coach right on Trolley Road.

Homeless to Homebuyer cont. from page 1

He began rehabilitation at the Substance Abuse Treatment Center (SATC) at the VA Hospital. For a while, he lived in his car. He entered the work therapy program and had the opportunity to save money, but the program only lasted for six months.

He started looking for a job, and got hired at the VA Hospital part-time. Still living in his car, it was March of 2012 when his co-worker told Michael about the rental assistance program. "I went to Crisis Ministries first to get a referral and found out I was qualified for the Lease on Life program at Family Services," he said.

That's when he met with Liz Stowe, homeless prevention manager at Family Services, Inc. (FSI). Michael said that he was so grateful for a place to stay. "I think the first place I looked at, I took it!"

Because of the Lease on Life program, he was required to take FSI's Making Ends Meet workshop. "I

had to use those techniques and make it work for me," Michael said. "And it actually worked!" The previously homeless man became inspired in that class to pursue something huge: homeownership.

"I went to the Credit Cents class and to my surprise, my credit score was good enough," he said.

Michael then worked with Randrea Majors-Graham, homebuyer/credit coach at FSI, to plan for buying his home.

Michael then chose CARES Real Estate to start house shopping. "My dad told me, 'Don't grab the first thing you see,'" he said. "Well, I already knew what I wanted in a house, and I was about to get married, and knew what Lisa wanted."

They looked at five houses in one day, but he knew which house he wanted: the first house.

More about Michael on page 5

Staff Profile: Mary Hallmon

Official title:

Financial Management Services Accountant

Work Anniversary:

May 15, 2005

Your Hobbies:

Weather forecasting, wholesome reading, watching reality TV/Soap Net, cooking, and purveying all things news and current events.

Tell me something about your life outside of FSI.

I'm originally from Denver, CO. I've been married to my husband since 1983. We have three children, seven grandchildren, and two daughters-in-law. My husband retired from service in the United States Air Force after 27 years. We moved several times during my husband's career and decided to retire here in Charleston, SC.

What did you do before FSI?

I've been a career person for 40 years. My very first job was an after school position at Mercy Hospital in Denver. That particular job was quite a blast. I also worked part-time at my father's bakery. I was the youngest of seven children, so working at the bakery was not a requirement for me as it was for my older siblings.

My next job was at United Bank of Denver in the Lock Box Department as well as the Research and Adjustments Department. After marrying my husband, I moved to Japan and took a position as a Teller at USA Federal Credit Union. I was later promoted to Administrative Assistant to the Vice President (Pacific Operations). After our tour in Japan, I worked at Eglin Credit Union for 11 years (Florida) then as an Administrative Assistant briefly in Colorado Springs, CO. We then moved to Scott AFB, Ill., where I worked as an Office Manager for a General Construction Contractor and Property Manager.

In December of 2004, our final move was to Charleston, SC. I was extremely fortunate to land a position at FSI where I intend to stay for as long as possible.

How would you describe your job at FSI?

I work very closely with the Conservator and Rep Payee Departments where I'm mostly referred to as the "Check Lady" (I cut all checks for these departments). I also develop and export all EFTs and XEFTs (electronic funds transfer payments). I cut the CCCS checks twice a week, administer all VA and Final Accountings, and perform quality reviews of all accountings processed by the Conservator Department. I also input all new Assets in RPM and record all monthly interest.

What is your favorite part of your job?

Overwhelmingly, it's the great people I work with and knowing that we're doing very important work and performing a much-needed service for many unfortunate and underprivileged residents of South Carolina and beyond.



Photo by Jenna Johnson

LIKES:

Shopping, travelling, and spending quality time with family.

DISLIKES:

Rude behavior and not being able to spend time with my family.



Back to School Shopping!

Our experts share some tips that will leave both your child and wallet happy.

Don't dread it! Back to school shopping doesn't have to be expensive or depressing. Start with these simple steps:

1. TAKE INVENTORY.

See what you may already have on hand, including clothes. See what can be refreshed with a little styling. Any item found or kept is a bonus freebie!

To make your inventory check easier next year, set aside a place to keep all school supplies together. Set up the supply storage where your child does their homework for accessibility and as an opportunity to model good organizational skills.

2. MAKE A LIST.

Establish NEEDS versus WANTS. Once you have distinguished your needs from wants, you're set to make a BUDGET. Preparing all this with your child creates a full learning experience in financial education.

If your kid(s) go school shopping with you, they will know what's on the list, what they need, and that you cannot stray from the budget. Alternatively, you can try bargain-



Courtesy of Bloomberg Media

ing with them. If Suzie must have an expensive Barbie binder, remind her that it will have to come out of the budget and she will need to get a less expensive backpack.

3. SEARCH FOR DEALS.

When a clear budget and list is set, scope out what stores have the best deals. Try to catch "tax-free" shopping days. Check the Sunday circular. Follow your favorite stores on Facebook and Twitter as an easier way to watch for deals. Some stores even offer deals when you check in on Facebook or Four-square.

4. WHILE OUT SHOPPING...

Hit the mark down sections at the Outlet mall. You're guaranteed to find end of season clothing for as

low as \$2. Don't forget about consignment shops if your child has outgrown gently-used clothing.

You can make money off their old clothes, while shopping for "new" discounted clothing. Keep in mind that today's styles are in your favor as vintage is a growing trend.

Lastly, while choosing your purchases, consider "permanent" supplies. Go for solid, basic tees and pants that can easily be mixed and matched, while never going out of style.

Choosing plain school supplies will save you money. Then create an art project for your kids that let them dress-up and personalize their school gear.

Homeless to Homebuyer continued from page 2

"He's the reason we do what we do every day."

Liz Stowe
Homeless Prevention Manager at FSI

It only took a month for his house to close—on May 6, 2013. "If I told you how much I pay for my mortgage, you'd probably say, 'You need to find me a house, too!'"

The biggest change for Michael is a good change. "I am going 'home,'" he said. "It's not like when I was going to an apartment, and paying rent. But now that I've purchased a house and gotten married, I go 'home.' That's the most pleasant change for me."

Michael was proud to show Randrea and Liz, his coach and counselor who helped him over the last year, his new home. After giving them a VIP tour, he said, "I am very grateful. I'm comfortable. This is home."

Michael also had another life change that he was happy to share. "So I decided after much thinking and praying (because I did turn my life over back to God), that I would go back to school."

He is attending Trident Technical College, and has decided to be a substance abuse counselor. "My ultimate goal is to work with Veterans who struggle with substance abuse. I want to be able to give back to those who are suffering."



Photo by Jenna Johnson

In one year, Michael stopped living in his car, entered the Lease on Life program then bought his home with help from Family Services, Inc.

Michael looks up to all of his counselors over the last few years. "These are the people I want to be like. If you want to be smart, you hang out with people smarter than you and people that know things."

He is still focused on the future. "We're not really struggling, we have a house, food on the table, and I buy the things my wife needs," he said. "But one day I will be able to buy the things she wants and myself."

"He is truly a remarkable person who has overcome so much in his life and worked so hard to get to where he is today," Liz said. "He is the reason we do what we do every day."

Michael is graduating in 2014, with only five classes left. He even wants to invite Family Services. "P.S. Bring presents," he joked.

DON'T FORGET about Charleston's Annual First Day Festival!

Students and their families receive school supplies, learn about student support services and healthy snacks, AND enjoy entertainment, Aquarium tours, and boat rides! All for FREE!

Go to www.charleston-sc.gov to learn more.

SIZZLING SUMMER SAVINGS

FREE Credit Cents Workshop for the month of August! Limited quantities available. Register online or by phone before August 9th with the coupon code:

CCFREE



23% of the U.S. homeless population are VETERANS

76,000 Veterans are homeless on any given night in the U.S.

47% of homeless Veterans served in the Vietnam War

Even more striking? Almost half of the homeless in Charleston are VETERANS.

We've begun a new mission called **"Operation: One Less Homeless Vet"** to provide start-up home supplies for low-income Veterans in the Charleston Tri-County area.

So help us help our Vets have a "home sweet home." Donate to our cause! Go to www.onelesshomelessvet.org to learn more.

UPCOMING EVENTS

Register at www.fsisc.org/events

Credit Club

"Back to School in Style"

Thursday, August 1

"Grocery Shopping with a Purpose"

Thursday, September 5

6 - 8 p.m.

Intro to Homeownership

Saturday, August 10

Saturday, September 7

10 a.m. - NOON

Credit Cents

Tuesdays, August 13 & 20

Tuesdays, September 10 & 17

6 - 8:30 p.m.

See coupon for FREE class in August!

First Time Homebuyer Workshop

Saturday, August 17

Saturday, September 21

9 a.m. - 4 p.m.

