

Lindsay ❖
hallock

the courage to **reach out**



"It was hard for me to reach out for help,"
25-year-old Lindsay Hallock told Journey.
"I wanted to do it myself."

Looking at Lindsay now, one might wonder why she needed help. She has a well-paying job as an actuary analyst with Mercer Human Resource Consulting, a place of her own and a beautiful 5-year-old daughter.

But a few years ago, Lindsay faced a crushing debt and the burden of being a full-time mother and student while holding a part-time job. That was when she turned to Project Self-Sufficiency (PS-S).

SINCE 1986, PROJECT SELF-SUFFICIENCY (PS-S) HAS BEEN ASSISTING LOW-INCOME SINGLE PARENTS IN LARIMER COUNTY IN THEIR EFFORTS TO ACHIEVE ECONOMIC INDEPENDENCE, AND BECOME FREE FROM COMMUNITY AND GOVERNMENT ASSISTANCE.

PS-S TAKES A HOLISTIC APPROACH TO SERVICES THAT INCLUDES BUILDING AND MAINTAINING STRONG AND HEALTHY FAMILIES.

Lindsay said one of the most influential people in her life has been her mother.

"My mom is everything I want to be," she said. "She is the most supportive person. She has helped me through the hardest times in my life. She is just a strong woman and has helped me become a strong woman."

That support from her mother and her father, Lindsay's own strong will and the help of PS-S merged to make an equation for her success.

From high school on, Lindsay's life was dotted with challenges. She attended Rocky Mountain High School, but soon learned it just wasn't her thing.

"I didn't like school," she said. "They had open campus, and I would always leave and never come back."

She ended up at Centennial High School, where the closed campus provided her with more rules and structure. This gave Lindsay some direction and guidance, and she thrived in the environment.

After high school graduation, she wasn't sure what she wanted to do with her life but figured college was a step in the right direction. So she enrolled at Front Range Community College.

Life was going along fine. Lindsay enjoyed college and her relationship with

“It was an absolute pleasure to work with Lindsay as her advisor with Project Self-Sufficiency,” said her caseworker. “Lindsay was an inspirational participant in her determination to make the best life she could for herself and her daughter.”

her high school sweetheart. They moved in together, but it soon became apparent they were headed in different directions.

“He just did his thing – party – and I did mine – school,” she said.

The relationship crumbled when Lindsay, 19 at the time, announced she was pregnant.

“He was not happy about the pregnancy, and not supportive,” she said. “He was not ready for this life-changing event.”

Heartbroken, she moved back in with her parents. Lindsay described the relationship with her boyfriend a disaster. She was hurt by the fact that she could not depend on him when she needed him the most.

“Out of all this pain came a strength I never knew I had,” she said. “At this time, I had to face many hurdles alone. I learned many lessons, and honestly would not change a thing. I have a beautiful daughter, Desiree, who is my pride and joy, and she is everything to me.”

After two years with her parents, Lindsay knew it was time to take steps toward her independence. She felt Desiree was her responsibility, not theirs.

The Fort Collins Housing Authority offered her a home for minimal rent, so she and Desiree set out on their own. She transferred to Colorado State University and took out loans of \$10,000 per year for two years. Over the course of these two years, Lindsay began pursuing another love in her life: math.

“Even through elementary school I loved math,” said Lindsay.

Unfortunately, a few teachers along the way discouraged her from math, so Lindsay originally declared a major in apparel design and merchandising.

“My second semester in apparel design I found out I was going to have to sew for a whole semester for one of my classes,” she said. “I changed to math that day. I have been doing math ever since. It is very logical.”

It wasn't long before life began to overwhelm Lindsay. The challenge of going to college full-time, raising a daughter, and paying the bills became cumbersome; Lindsay knew she needed to do something before her debt got out of control.

“I don't think it is a bad thing to reach out for help,” she said. “That's why these programs are here. You should take advantage of your resources because you won't need them forever.”

Lindsay's life gained some clear direction after she finally applied and qualified for help through PS-S.

“I don't know why I didn't do it sooner,” she said, laughing.

This program helped her achieve something she didn't have before: life balance. Its counselors helped her find grants and scholarships and showed her the importance of taking care of herself.

“Before (PS-S) I didn't have the resources; I didn't know where to go and what to do. I struggled through paying bills, buying food,” she said. “I couldn't work 40 hours per week, go to school full-time and take care of a daughter. They were able to point me in the direction to get assistance while I needed it.”

Since 1986, PS-S has helped low-income single parents like Lindsay achieve financial independence. This organization also understands the importance of addressing all the needs of each person, beyond just the money.

Lindsay and her PS-S caseworker met once a month to help Lindsay set goals.

“They make you take a step back and look at yourself and ask what you want,” she said.

Lindsay's goals were both academic and personal. The hardest part for her wasn't achieving her academic goals of good grades, but the personal goals of making time for herself. Her caseworker helped out by getting Lindsay yoga CDs and other items to help her relax and enjoy her alone time.

Over her last two years in college, PS-S supported Lindsay by helping her find funding for school, money for housing and childcare, and even getting contacts with people in her chosen field.

Because of this extra help from PS-S, Lindsay kept her debt under control. In 2006, she graduated with a math degree, a concentration in actuarial science and a minor in statistics. She loves her current job as an actuary analyst.

“In my job we work with pension plans,” she said. “We do annual valuations for clients, government reporting and benefit calculations just to name a few. We do projections for the future, so our clients can have some idea of what to expect in liabilities and such.”

With the help of PS-S, Lindsay reached her goals, and now on her own, she provides a stable and loving home for herself and Desiree.

Lindsay is an inspiration to any woman trying to make it on her own. Behind those soft green eyes is a strong young woman with a fiery determination to have a positive impact on this world – especially her daughter. ❖

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