

Happy Anniversary K2I!

Keys to Independence is celebrating our **8**th anniversary as a program in Florida!

Beginning as a pilot program serving only youth placed in foster care, K2I has now expanded to serve multiple populations of teens and young adults, including youth in relative and non-relative



placements; residential care; extended foster care; and now Post-Secondary Education Support Services (PESS), who are youth between the ages of 18-23 who were living in licensed care on their 18th birthday.

We look forward to many more years of growth and making a difference for Florida drivers.

Welcome to Our Newest Team Members

The Keys to Independence team is made up of a small group of Coordinators. Recently we welcomed several new members to that team.

Hollie Farrell, K2I Coordinator

Hollie earned a bachelor's degree in Social Work from the University of Central Florida. She has worked with children and families in a variety of settings, including children's ministry, crisis management, and adoption services. In her free time, Hollie enjoys spending time with her friends and family and baking.



Brianca Francillon, Public Ally

Brianca is a student at Full Sail University pursuing a Bachelor of Science in Computer Science Al. She already has an AA in Computer Science. Brianca chose the Public Ally program because she wants to grow and learn from others. Brianca is very approachable, funny, and dedicated.



Cars for Kids









Did you know that Keys to Independence has now served over 8,000 young people in Florida? And this number increases daily. Now that we have more and more of our youth earning a driver's license, they have started to ask the next reasonable question... How can I get my very own ca?

Embrace Families in Central Florida has tackled that need through their Cars for Kids program.

The team in Orlando aims to help teens experiencing foster care, or young adults formerly in the foster care system, achieve car ownership at affordable rates. The program protects youth from purchasing a vehicle from a "buy here, pay now" dealership by offering an alternative option - providing access to a low-interest auto loan through a partner bank. Embrace Families reduces the financial risk to the lender by backing and co-signing the amount of the loan; and then workingclosely with the first-time borrower to make sure they have the means to repay that loan.

Getting a car loan with Cars for Kids vs. a "buy here, pay here" dealership has potentially drastic (and positive) financial outcomes for our young people. Through the Cars for Kids program, a typical car payment on a \$10,000 loan is \$250 a month. Compare that to a dealership loan for the same amount, which can yield a monthly payment of \$400 and up. The benefit of this program is clear!

In addition to offering assistance in securing a car loan, Embrace Families offers training on how to maintain the car, how to find the best auto insurance rate, and the importance of maintaining a clean driving record. Youth participants are contacted quarterly to ensure all these items are being maintained.

We'd love to see more of Florida's young people benefit from this approach. For other non-profits or CBC lead agencies interested in creating a similar program in their area, the Embrace Families K2I team is always available to help you get started.

For more information, contact *Lisa.Padua@embracefamilies.org* or *Keri.Flynn@embracefamilies.org*.

Cars for Kids also accepts donated vehicles to be gifted to a young person in need.*

*Note: Before title transfer, donated vehicle must be inspected

by a licensed mechanic, deemed safe and cleared of any transfer restrictions.

Visit Our Website













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Sponsored by Embrace Families and the State of Florida, Department of Children and Families