

Case Study

We helped Rhetta catch up on bills

Why did Rhetta call us?

When Rhetta’s adult daughter unexpectedly lost her job, Rhetta found herself in a tough spot financially.

Rhetta’s challenge

Rhetta and her daughter live together and split household bills. But after Rhetta’s daughter unexpectedly lost her job, the two struggled to come up with the funds needed to pay for monthly necessities, including rent and utilities. Rhetta was confident that her daughter could replace her lost income soon, but in the meantime, she wanted to avoid falling further behind and accruing late fees.

Together, we came up with solutions

Employer benefits

We immediately helped Rhetta apply for a grant sponsored by her workplace that supports employees who face unexpected financial setbacks. Rhetta was approved for \$2,000 in assistance, which she applied towards her bills.

Emergency money

Rhetta was still short about \$1,000 to get fully caught up on rent—and with limited time available, she wanted to find a way to access emergency funds as quickly as possible. Rhetta expressed to her Financial Assistant that with her current credit score, she might not secure approval for a personal loan. After carefully examining Rhetta’s income and expenses to ensure she could afford the extra payment, we helped Rhetta apply for an emergency loan with one of our partners. Despite Rhetta’s fears over her credit score, Rhetta was **approved** for the funds she needed to get caught up on her bills without resorting to a high interest payday loan.

Payroll-linked savings

Rhetta started auto-saving \$10 per paycheck with her Brightside savings account.

Job Community Resource Representative

Pay \$44,000

Home Lives with adult daughter

“There's not enough words to express how I feel[.] my experience with [my Financial Assistant] Anthony has made me feel like there is hope in recovering from financial hardship, he was so patient, kind, understanding to say the least so calm when I felt such high anxiety, I feel so relieved I can breathe again even if it's just for a moment”

Quote from Rhetta
Healthcare company