

mPact Statement

FINANCIAL SUCCESS STORIES FROM OUR COMMUNITY

Robert Martin

"I was living on the street and surviving on food stamps after becoming bankrupt in 2009 and divorced in 2012. We had decided to split our debt in half, but when my ex-wife began ignoring her obligations, the creditors then came after me. Frustrated and overwhelmed, I didn't know what to do but ignore my discrepancies in order to hide from my responsibilities. My credit was very low, and for good reason, getting worse by the minute.

I knew I needed help and got in touch with *mpowered* and specifically my financial coach, Kate. She gave me recommendations, but was never forceful, she always presented the issues and let me prioritize what I wanted to work on first. It's thoughtful, especially when there are multiple problems, she made sure to look at the whole picture while ultimately leaving the decisions up to me. I finally felt like I could make a clear and educated decision about how to handle things that I didn't have experience with before. Little by little, my problems were getting addressed and I felt like I was moving forward with my credit improving on a regular basis.



Just as I was feeling more in control, I realized I was facing identity theft when I got a notice from AT&T that I owed them \$5,000. Thankfully, I had Kate and went back to her for positive guidance with this new challenge and she taught me how to negotiate and dispute this problem. I learned to be patient and to make copies of everything, and write down who I talk to and when so that I can be clear and protect myself. I no longer feel overwhelmed with the financial hurdles that get thrown my way, I've been provided all the right tools to feel empowered. It's a new feeling! It's a relief taking responsibility. If you ignore things, it's not going to get better it's only going to get worse.

Looking forward, my biggest financial goal for the future is to be independent. I'm no longer homeless, I live in my own residence with apartment insurance and utility bills. I used to hate paying bills, but when I reflect on the days when I was homeless, I'm certainly proud of my ability to manage my money properly and now look forward to paying rent. Not only am I paying rent, but I'm also working towards my savings goal of \$2,500. It's a new routine I've created, I get paid Thursday night and by Friday after work, I've transferred \$100 to a secondary account. It's very manageable and now I sleep a little better knowing I have savings. It's just a relief to know it's there in case there's a set back with work or any other unexpected financial challenge. When I reflect on where I was in 2012 to now, it's exciting to know that I'm doing what I say I'm going to do and that together with my coach Kate, I'll tackle whatever I need to."

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