

Case Study

We supported Chris in securing food resources.

Why did Chris call us?

Chris has become the sole provider for his family and is struggling to manage his debt while keeping up with his expenses.

Chris's challenge

Chris's mom recently lost her job, leaving him solely responsible for covering all the household bills. He's doing his best to keep up, but with limited income, they are barely able to afford groceries. To make ends meet, Chris started relying on his credit cards. Now, he's having difficulty keeping up with daily expenses and his growing credit card debt, with active collection accounts totaling over \$3,000.

Job Kitchen Clerk

Pay \$36,800

Together, we came up with solutions

Food assistance

Chris's Financial Assistant recognized that food and groceries were the top priority for his family, so they focused on finding immediate support. Together, they explored local resources and assistance programs that could help ease the financial strain. Through this process, Chris was **approved for \$200** in monthly food vouchers and also found **local food pantries where he could pick up groceries at no cost**. These resources freed up cash flow, making it easier to manage his other financial responsibilities while ensuring his family had essentials.

Debt paydown

With food resources in place, Chris's Financial Assistant shifted focus to helping him stay on track with his other bills. To get a clear picture of his finances, they guided him through linking his credit in the Brightside mobile app, allowing the Financial Assistant to assess his situation and create a plan to tackle his growing debt. With over \$1,000 in credit card debt, they explored different paydown strategies. Chris chose the Avalanche method, focusing on paying off the credit card with the highest interest rate first to save money on interest and time in becoming debt-free.

Ongoing support

Chris and his Financial Assistant meet regularly to ensure he stays on track with his debt repayment plan. With steady progress on his credit card payments, they have now started focusing on his outstanding collection accounts.

"[My Financial Assistant] gave me a lot of helpful information"

Quote from Chris
Grocery company