

Case Study

We helped Carmen start saving for her goals.



Why did Carmen call us?

She needed to pay for a car repair.

Carmen's challenge

Carmen and her husband were saving up \$6,000 for their son's immigration costs but Carmen had trouble sticking to a savings plan. She admitted to having a spending problem and used shopping as a way to cope with anxiety. She had taken on a part time job to pay down her credit card debt of \$3,000 but when her car broke down, she did not know what options she had to pay for the repairs.

Together, we came up with solutions

- Savings**
Reviewed cash flow and began saving \$30 weekly with a path to save \$1,100 by the end of the year
- Retirement Planning**
Started contributing to her 401(k) so she could receive her company match
- Paydown Strategy**
Used government stimulus checks toward credit card balance, increasing her credit score from 692 to 755
- Mental Health**
Referred to EAP to work through the depression and anxiety contributing to her spending habits

Job

Distribution Center Worker

Pay

\$27,040 Base + Variable Compensation

Home

43 years old
Married
English learner
\$80 in savings

"10/10 for the way they treated me as a client and the clarity in the information they provide."

Quote from Carmen
Discount retail company