

Case Study

We helped Chris find stability and grow within his company.



Why did Chris call us?

Chris was in the middle of going through a divorce and needed assistance planning to move out of their home within a month.

Chris's challenge

Chris's biggest concern was being able to afford living alone as he had been used to a combined income with his ex wife. With a low credit score, no savings and little confidence, Chris wasn't sure if he would be able to change his situation or qualify for a new place to live.

Together, we came up with solutions

- His financial assistant Jes, helped Chris understand how much income he would need to afford the additional anticipated expenses of renting his own place.
- Jes researched apartments within his price range and assisted him in getting approved for a \$1000 payroll deducted loan through a Brightside partner that allowed him to make the downpayment and move into his own place.
- Jes, suggested ways he could manage his money by paying certain bills early and set him up with a Brightside Savings account that allowed him to contribute directly from his paycheck and a Spending account to help oversee his expenses.
- With his growing confidence, Jes helped Chris see that by working available overtime at his current employer, he could set aside \$350 into savings and is on track to reach his goal of \$1,000 by the end of 2020. He averages 10-20 hours per pay period of overtime .

Job Distribution Center
Employee :
Promoted to Lead

Pay \$37,400

Home Ex-Wife
Lives Alone

“Being able to go out and do things with someone I care about makes me feel normal again. And I can't put a price on that.”

Quote from Chris
Retail Company

Workforce Impact

Chris' change and hard work were noticed and he received a promotion/pay raise. He now has money in reserve for emergencies to lessen future impacts to his ability to work. Chris is now more focused and engaged at work with his financial worries being addressed