

Dear W.C.,

I am writing to ask if you can help me with my rent and car payment. I am 54 years old and work part time. I have been trying to stay financially independent, but my circumstances changed dramatically six months ago when I lost my leg because of an infection.

Since then, my life has been a constant process of adjusting to a new reality. I spent a great deal of time recovering from surgery and have been going through physical therapy while learning to use a prosthetic. I am grateful that I have been able to make progress, but wearing my prosthetic is still uncomfortable, and I can only tolerate it for a few hours at a time. I am hoping that with continued therapy and time, things will become easier.

Before all of this happened, I was able to work full time and manage my household expenses. My fiancé was also living with me and paying most of our bills while I was recovering. I believed we were going through this difficult period together. Unfortunately, I recently discovered that he had not been paying our bills for the past two months. I did not know how serious the situation had become until I received an eviction notice. Shortly afterward, he moved out unexpectedly and left me responsible for everything.

I am now trying to deal with the rent that has fallen behind, my regular monthly expenses and my car payment, all while working fewer hours than I did before. I cannot get out of my apartment lease for another month, and I am terrified that I will be evicted before I have a chance to find a more affordable place to live.

I have already been through so much this past year. I do not want to suffer from homelessness too. I am doing everything I can to get on track financially. Starting over is frightening, especially when I am still learning how to live a new normal with my disability. I have always worked hard and never imagined I would ever be in a position where I would need to ask for help.

Dear Readers,

This woman has experienced many life changes over the course of a year. Going through major surgery, losing a leg, rehabilitation and physical therapy to learn to walk again would be difficult enough under any circumstances. Then add in adjusting to a prosthetic, maintaining employment and a household adds in even more difficulty. Then, just as she was regaining some independence, she discovered that the one person she had grown to depend on for companionship and to help pay the bills had stopped doing so and left her in a bad position. She was going through more than just a pending eviction.

Our timely assistance has made a tremendous difference in the possible outcome of this situation. While we helped this woman catch up with her overdue rent to prevent an eviction and her overdue car payments to ensure she continued to have transportation for employment and health care, we allowed her to remain stable while we worked together to find a long term solution.

The woman was insistent she too wanted to support herself the best she could and become financially independent again, not counting on someone else to support her in the future. We provided the breathing room she needed until she found a suitable rental and an employment opportunity that was better suited to her limited walking and standing abilities. She did this on her own while we ensured she remained safely sheltered until the end of her lease.

With our assistance providing a security deposit, she has moved into a studio first floor rental that is more accessible and affordable. Her car payment is up to date and the assistance we provided has allowed her to remain punctual with her remaining bills. The woman stated right from our first conversation that she was not asking for someone to solve the rest of her life, she was only looking for a temporary hand up to get through this very difficult chapter. Thanks to your support we were that helping hand up.

This woman's story reminds me that it is not a sign of weakness to ask for help. Actually, the opposite is true. It takes courage to admit when things have gotten too difficult to handle alone and to reach out for help before everything falls apart.

Thank you for allowing The Time Is Now to Help to be there for hundreds of our fellow Americans to turn to each year, before everything falls apart. Your compassion provides much more than financial assistance. It provides hope, stability, and the opportunity for families to rebuild their lives. Because of you, lives are changed, children remain safely housed, and brighter futures become possible.

Health & Happiness, Love & God Bless Everyone, Sal

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