



MEET KIM

My name is Kim and over the past two years, I have gone through and survived several difficulties. I had breast cancer and needed to have extensive treatments for this problem. As a result, I had to close my database business. I was in a car accident that totaled my car. My mother died in July 2008 after suffering from several strokes and seizures. She was in and out of the hospital several times and I had to place her in a nursing home. I cracked my head open in Dec 2008 from a fall I took. As you can imagine from all of these experiences, I have incurred significant amount of medical expenses and I asking for financial assistance to help me reduce the elephant of debt so I may move on with my life.

Currently, I am working for one of my clients at the rate of \$15.00 an hour. I was able to work during my treatment and had to take on a part-time retail job to help with expenses. Recently I had my mammogram and there was something showing in it and an MRI has been scheduled. Due to the fact that I had been at my job a short time and didn't have a lot of PTO, I used credit cards for living expenses and for medications - one of my anti-nausea medications cost me \$300.00 a month. However I have taken responsibility for this debt, closed out my credit cards and make payments of \$420.25/month to a consumer credit counseling service. I also have some personal loans and am taking care of that myself. One of my brothers was able to help over the past few year but just recently he has been diagnosed with cancer. My other brother is also struggling due to the economy. I have some medical bills in collections. I was able to get into income restricted housing as my rent went up in February 2009 to \$1100.00 and that's what I make in my fulltime job. My rent at the income restricted housing is \$861.00. As you can see, it is difficult for me to make ends meet.

I would like to get help with outstanding medical expenses, basic living expenses and prescription costs. One of my medications is \$175.00 a month if I can't get samples and I take other medications that cost me \$30.00 a month. My insurance premiums have gone up so if I am hospitalized I would pay 40% of costs versus 20% and my co-pays are \$40.00 per visit. Also, I am supposed to eat right (this is sometimes difficult with my income – I am still looking into food stamps) and exercise to prevent a recurrence of cancer. Sometimes my needs are as simple as having enough money for Vitamin D (helps to prevent recurrence) and vitamins. I have had difficulties buying gas, rent, food, paper goods, etc.

At this time, I still have my job although there have been layoffs this year. I would like to update my skills. My background is in office management, secretarial, clerical, administrative, reception, data entry, word processing and I hold an A.A. in Paralegal Studies from De Anza College. I would like to update my skills in Excel, Power Point, Quickbooks, and any other new software programs that would help me get a more stable job position.

I would appreciate any assistance you would be able to provide.

Thank you. Kim