



## Motivated, but Not Knowing Where to Begin

Before Tiffany Smith was referred to the Family Success Program, she was in debt and feeling very discouraged. She had been working hard on her own to manage her situation, but just didn't know where to begin. Increasing debt made Tiffany unable to pay her rent and she was slated for eviction. Luckily, Tiffany met the Family Success Program criteria and was referred to the program by the property manager.

First, the Family Success Coordinator arranged for one-time rent assistance to stop the eviction process and pay the past due rent. Then Tiffany and the Family Success Coordinator began meeting weekly and established three goals: 1) establishing county support; 2) getting into school; and 3) paying off debt.

Tiffany progressed quickly. She submitted her application for the Minnesota Family Investment Program to Ramsey County. She attended every county-required appointment, followed up with her worker weekly and submitted all necessary documentation. Tiffany was able to qualify for a cash grant, food stamps, medical insurance and childcare assistance.

Tiffany had previously been enrolled in college, but when she found out she was pregnant she withdrew. When it came time to re-enroll she discovered she had an outstanding student loan balance of \$600 which made her ineligible to receive grants, student loans or other financial aid. The Family Success Program gave Tiffany a loan for \$600 in the form of a check issued to the loan agency. Clearing this debt allowed Tiffany to register for classes, receive federal grant money and begin a culinary arts program. As a testament to her character and motivation, when Tiffany received a refund from her federal student aid, she paid back the loan from the Family Success Program and paid four months worth of her rent.

Finally, Tiffany showed determination and perseverance when we worked on her third goal of paying off her debt from overdue taxes and medical bills. Tiffany had not filed taxes for three years. At that time Tiffany had taken care of her two nieces while her sister went through chemical dependency treatment. The children, both under the age of five, lived with Tiffany for a year. However, the children were not on her lease, so when she claimed them on her taxes, she was denied the child credit. Tiffany had given up fighting with the IRS, but she wanted to go back to school and in order to do so, she needed to have up to date tax returns. The Family Success Coordinator scheduled an appointment with AccountAbility Minnesota who helped Tiffany file three years worth of back taxes. To Tiffany's surprise, although she ended up owing a balance on two of the returns, her third return resulted in a refund. This refund was applied to her balance and Tiffany owed less than \$1,000. Her renter's rebates covered her balance of \$1,000 and the debt was cleared.

The second piece of Tiffany's debt was \$40,000 worth of medical bills from the birth of her daughter two years ago. Tiffany didn't understand why she owed this money because she had insurance for herself and her daughter during her pregnancy and the four months following the birth. But again, Tiffany had tried to resolve this herself and became overwhelmed by curt phone operators and insurance company requirements. The Family Success Coordinator and Tiffany tackled this together. She advocated for herself with the insurance company and the hospital. She called the insurance company, got copies of all the bills from two different hospitals and faxed in all the proof of insurance again. It took over a month of calling every week before Tiffany saw any progress. But within three months, Tiffany received a letter in the mail telling her that her \$40,000 worth of medical bills were all covered and she didn't owe anything. The bills, which were all past due, had gone to collections, but after this decision the hospital and the insurance company contacted all three credit bureaus and removed the negative accounts from Tiffany's credit.

In less than a year, Tiffany was able to set up assistance through the county for her family, enroll in post-secondary education and resolve over \$50,000 worth of debt. Her credit has improved greatly. She is also able to seek medical care for herself and her daughter at an affordable rate, and is less than a year away from completing culinary school and pursuing her dream of becoming a chef. Tiffany is a remarkable woman. She is a shining example of how a person can use the Family Success Program to achieve amazing things!

To find out how the Family Success Program can benefit your rental property contact:

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