

Katie and Karl came to the housing program because they were facing eviction after Katie was laid off and Karl's school-based job was ending for the year. Luckily Katie found a new job relatively quickly, but not quickly enough to deal with their mounting expenses. During a budget meeting with Santa Maria's Eviction Prevention Specialist, Melissa, the young couple shared their concerns about their monthly debt payments. Even though Katie and Karl are just in their early twenties, they have already accrued more debt than they could afford to pay monthly. After creating a plan for avoiding the immediate eviction, Melissa referred them to a credit counseling agency. Katie began meeting with a credit counselor and has successfully reduced her monthly payments to manageable amounts. Melissa says of Katie, "It was great to see her attitude transform - from a young woman crying and overwhelmed, to someone who now feels some relief from the burden of debt and has a plan for the future." Additionally, Karl is starting his service with the National Guard and will soon be bringing income to the household again as well.