

Adopt-A-Family

- **Application Date:** December 14, 2006
- **Name*:** P. A.
- **City:** Bnei Brak
- **Background:**
 - Family has two children. Applicant is a department manager in a supermarket; wife is a babysitter.
 - The family's income is extremely low, and their lifestyle was not in keeping with that level of income. This caused them to accumulate debts of \$7,000, equivalent to half a year's income. They are unable to manage these debts.
- **Highlights of Mesila Intervention:**
 - Mesila counselor Berish Schneebalg helped the family adjust its lifestyle to match its income. The family's expenditures today are minimal, and they are trying every month to repay some of the debts.
 - However, this extreme frugality has proven detrimental to the family's lives. We therefore turn to you to participate in the plan to ease the burden on the family.
 - Average monthly expenditures are \$250 per person, which leaves a monthly surplus of \$175. Due to the restrictiveness of the family's budget, however, this monthly surplus cannot be relied upon for debt repayment.
- **Total Debt:** \$7,000
- **Amount Necessary:** **\$7,000**
- **Credit rating**:** 1

Note: The above information is accurate as of 09/06/2007. Circumstances are subject to change at any time thereafter

Mesila is deeply grateful to you for working with us to help another family achieve financial stability.

* Identity of applicant will be revealed to potential sponsors

** On a scale of 1-5, 5 = clear exit strategy