

### **Some of the people your efforts have helped – filing fee program**

DB is HIV positive and living on \$608 per month, which she receives from social Security. Her live in aide stole the money DB gave her to pay DB's bills. In addition she stole all of DB's furniture. All of her utilities were about to be shut off and she was forced to live with a neighbor as her home became uninhabitable. One of us filed a chapter 7 for her and she is in the process of moving back to her home although her rent was raised by \$50 per month. She had paid \$70 of the filing fee. The Foundation paid the rest. DB is trying to buy furniture as we speak.

SN a 74 year old widower living on Social Security of \$614 per month. SN is paying rent and utilities of \$203 per month leaving only \$411 per month to pay for food, medicine, transportation and the other necessities of life. He had delayed his filing for three months because of an inability to raise filing fees. Your generosity gave him access to the courts.

LM is a single mother with three small children trying to make it on welfare of less than \$600 a month. Her only option for the filing fee was to limit her family's food budget. Our Foundation made that unnecessary.

ML is a disabled woman living on social security disability who could not file a chapter 7 to discharge outstanding medical bills without foregoing food clothing and rent. Thanks to our program, after months of waiting, she was able to file and receive a discharge.

HS is the single mother of two small children. Her sole income is Social Security Disability, which barely covers her rent was insufficient to pay a filing fee and feed her children. She has since filed and will shortly receive her discharge. The quality of this family's life has been greatly enhanced.

LS was unable to find full time employment and could not pay the utility bills his recently deceased father had allowed to lapse. As a result his utilities were about to be terminated. LS has no savings, no car and no assets of value. LS's credit card debt of over \$60,000 resulted from his inability to work for over a year due to his terminally ill father's need for care. LS has since filed and is enjoying the protections of the Code.

A.M., who is severely handicapped by virtue of her having Multiple Sclerosis (MS), lives with her also ill parents. Her only source of income is Social Security and her medical bills became exceptionally high as a result of her MS. Through the help of the Foundation, she is able to file and receive the benefit of a fresh start.

S.C., who lives on a fixed income of \$630 with expenses of at least that much, is legally blind and has been "trained" to live in her current apartment. Without receiving our assistance with the filing fee, she would have to forego prescriptions, food and potentially a rental payment, thus jeopardizing her lease.

### **Some of the people your efforts have helped – discretionary fund program**

A.S. is the single mother of three sons, including a newborn. She receives Section 8 assistance, food stamps and WIC. As a result of a recent reduction in her welfare cash benefits, she had fallen behind on her utilities bill, and PSE&G was about to shut off her power. The balance of \$280.36 was advanced by the NJBLF and the power stayed on.

D.G. is a 74 year-old senior citizen living in Subsidized Housing. The senior inadvertently failed to pay her \$277.00 portion of the May 2004 rent and the landlord had instituted eviction proceedings. Thanks to the Foundation, the delinquent month was paid and the senior continued to live in her Subsidized Housing.

C.J. suffered a fall that caused her to be unable to work. As a direct result, she fell into arrears on her bills, including her utilities, which were shut off in the middle of winter. With the assistance of a check in the amount of \$408.80 from the NJBLF, power was restored to her home.

M.M., a separated woman who is also the sole caregiver to her teenage niece (her sister is mentally disabled) was the victim of a predatory lender and threatened with foreclosure. In addition to her husband refusing to contribute towards the marital home, M.M. lost her job for several months. The utilities company was preparing to shut off her power when the Foundation stepped in and cured the delinquency of \$447.48.

J.M. is a married construction worker with a two-year old child. He was briefly unemployed which caused him to fall into arrears on his rent. After finding employment, he still found himself behind on the rent and facing eviction. With our help, J.M. was able to raise the requisite funds to come current on his rent and maintain his housing.

M.D. is a single mother with three small children who was living in an owner-occupied home where the landlord was sexually harassing her, making suggestive remarks and entering her apartment late at night while she and her children slept. Out of fear for her family, she fled to a new apartment where she did not have all the required funds for the security deposit. Now she does and she and her family are safe.