

THE EIGHT IN THE NEWS

Financial Fix

Their friends helped get them out of debt!

We may feel alone during these tough economic times, but when Amy Garcia's family struggled, an amazing circle of friends showed them we're all in this together . . .

"What they gave us wasn't a handout, but a hand up," says Amy, right, with Alicia.



ALICIA HOLLINS-Director of THE EIGHT/WINN Works first hand with Women and Families like the Garcia Family. With the help of PIN Providers; Community Action Partnership Project BLISS, World Vision Storehouse and other community agencies, corporations and friends, Amy Garcia's success story became an interest of Woman's World as you may read in the March 16, 2009 issue-Nationally distributed.

(SEE BACK TO READ COMPLETE ARTICLE.)

In today's economy we are all "at-risk" and there is a time where traditional assistance programs due to processes and protocol may not be able to help in a timely fashion and therefore, needy people fall through the cracks. THE EIGHT /WINN and with your help can provide the cement to mend these cracks. THE EIGHT is a 501 (C) (3) TIN #65-1272843, seeking to build partnerships with other non-profits, local and national corporations and the community to create a **"*Purposed Inspired Network" (PIN)** of contributors to bring awareness regarding the current economic adversities in the county of Riverside and to raise funds in support of THE EIGHT COMMUNITY CHALLENGE (8CC): Purposed, Inspired Youth-- Holistic, Sufficient Families—Thriving, Healthy Communities

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Amy Garcia felt like she was drowning. Looking at her bills, she could hardly breathe. Every month, her family was finding it harder to make ends meet.

How will we ever climb out of this hole? the Indio, California, mom panicked.

Yet they would soon find hope—and solutions—thanks to an amazing circle of friends . . .

It hasn't been easy for many of us lately—Amy and her husband, Ron, included. And with Amy out of work caring for their children and for her mom battling breast cancer, Ron's paychecks—despite two part-time jobs—barely covered the mortgage. And then there were utility bills. Groceries. Home repairs . . .

They weren't frivolous.

But when it came to buying school clothes for eight-year-old Jacob or new shoes for Isabella, three, Amy did the only thing she could do: She put it on credit cards.

Then the bills would arrive, though—and Amy would stare at her checkbook, her stomach in knots.

"Maybe I should go back to work," Amy suggested.

But then they'd have the expense of daycare, too. "And the kids barely see me," Ron sighed. "They need one of us."

It was true: While they tried to hide their stress from the kids, Jacob was falling behind in school, and Isabella would only sleep in her parents' bed.

So they applied for a line of equity. Cashed out Ron's 401K. But as the months passed, they could still barely keep their heads above water. We can't go on like this! Amy cried.

Finding help—and hope

Then, one day after church, their pastor approached them. "I'd like to tell you about the

Circle Campaign," he began. Developed by Scott Miller, author of *Until It's Gone: Ending Poverty in Our Nation, in Our Lifetime*, it was designed so that community members—called "allies"—could help struggling neighbors get back on their feet.

How'd he know we were in trouble? Amy wondered, embarrassed. But she knew she had to swallow her pride. For our family, she thought. For our future.

So soon after, Amy and Ron met with Alicia Hollins, their Circle "coach."

Alicia had struggled before, too—and knew how desperate and powerless it made you feel.

She understands, Amy realized. And as she and Ron sat down with Alicia—and other

"allies" like their pastor's wife and more church friends—finding ways to work with their mortgage company and creating a plan to pay down their debt, relief washed over Amy. Because so many people cared. And because—even if for

just a little while—their "allies" took on their worries, giving them hope and strength.

Light at the end of the tunnel

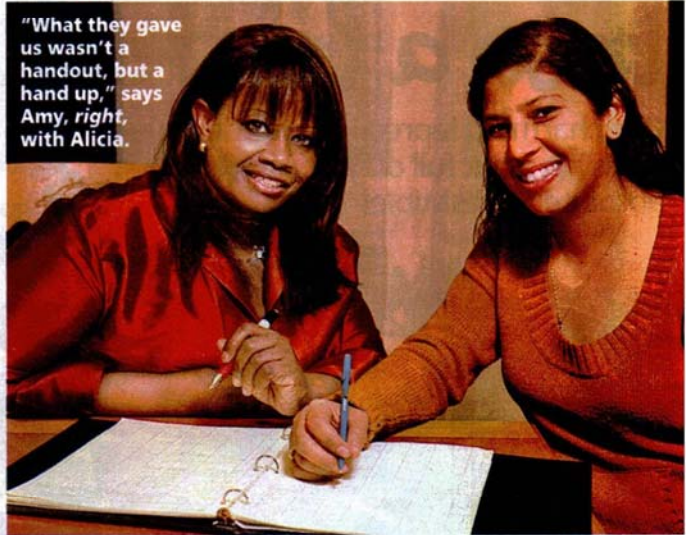
Inspired—and encouraged by Alicia at weekly progress meetings—Ron and Amy wrote down their goals.

I want to make a better income so I can support—and spend more time with—my family, Ron wrote. And Amy revealed a dream: "I've always wanted to be a teacher," she said. But how could she go back to school?

So Amy's "allies" called schools she'd attended—and discovered she already had credits she could put toward a degree at a local college!

"Really?" Amy marveled.

For the first time in a long time, there was light at the end of the



tunnel. And soon, there was reason to celebrate: Ron got a full-time position at a transportation company—and Amy began helping out at Jacob's school!

"Congratulations!" Alicia cheered—just as she did when Amy and Ron managed to pay off another credit card.

That wasn't all. Because as "allies" like Charlene—another mom from church—brought Jacob cool books, he began devouring them . . . and his grades improved! And little Isabella not only began sleeping in her own room, but began learning her letters and numbers, too!

And when the Circle secured a housing rehab grant, Amy received practically a whole-new kitchen and bathroom! "Thank you isn't enough," she breathed.

Soon after, as Amy accepted her associate's degree, not only were Ron and the kids there cheering, but her "allies" were, too!

"I couldn't have done it without you!" Amy beamed.

Today, Amy and her family have come so far, they plan to soon become "allies" themselves! Because the way she sees it, we're all here to be a blessing to someone else. And we're all in this together, a circle of caring through good times and bad.

"So many people came into our lives when we needed it most," Amy says. "Now we hope to make another family's future bright!"

—Kristin Higson-Hughes

Photos: Victor Mosqueda/Zuma Press; Penfold/iStockphoto.com.

Did you know?
Using just one 50-cent coupon every time you shop saves an average of \$120 a year!

How to reach any goal!

● **Set a milestone!**
You don't need to break down your goal into a complicated plan. Instead, start by setting your sights on a "first step" that can be accomplished in about 14 days.

● **Share it!**
Using a confident tone, tell someone whose opinion you respect about your aspirations. This alone will increase your chances of success by almost 50%!

● **Draw an "after" picture!**
Next time you're doodling, sketch out a scene that depicts you after you've met your goal. Aim for as much detail as possible. Doing this repeatedly will reinforce your commitment to making your dream a reality!

● **Dot it down!**
Writing down your objective makes you more than twice as likely to achieve it. Increase the effect by posting the goal somewhere you'll see it often, like the fridge.

