

TCOG Program Saves a Life

Finding Hope

How does Ann, a divorced woman in her 60s with stacks of unpaid bills and living on a fixed government income, move from thoughts of suicide to feeling as if she has a new lease on life in less than six months? Did she win the lottery, or is she heavily medicated? No, Ann's new lease on life came from becoming part of TCOG's Area Agency on Aging Representative Payee Program.

Janice Thorne, TCOG's money management program specialist, received a call from Ann approximately six months ago. Ann was so distraught and in such a terrible financial situation that she could not see her way out. Not only did she have an ever-growing stack of unpaid bills, she also had a time-sensitive renewal application for her only source of income from the Texas Department of Health and Human Services to complete but had no clue as to how to do it. In an attempt to satisfy her creditors, Ann tried online bill paying. However, because she does not understand checks and balances (her ex-husband once took care of the finances), she became severely overdrawn in her bank account.

In an attempt to get her bank account back in good standing and needing money for food, personal items and fuel for her car, Ann obtained a loan from the bank. That lasted only a few short weeks as her monthly check could not repay the bank loan, bills and current living expenses. She had only placed herself deeper in debt.

Ann states, "I always had more money going out than I had coming in. I was so depressed and no one was able to help me. I spiraled into a deep depression that I just couldn't seem to shake." Ann stated this was when she began suffering from such prolonged bouts of depression that she began considering suicide as her only way out of the horrible mess in which she was living.

Then one day she picked up a free copy of the Texoma Senior Sourcebook which she read from cover to cover. In the Sourcebook, she read about the Money Management program at TCOG where a Representative Payee would help people organize and pay their bills.

Ann called Thorne right away to set up an appointment and was immediately accepted as a client. The first thing Thorne did was complete the application for renewal of Ann's benefits so she would not lose her only source of income. Then Thorne called each creditor to introduce herself and make payment arrangements.

In less than two months, Ann's bills were all organized, some were paid off and she had money in her account with which to pay living expenses. Ann now tells anyone who will listen that she has never been so happy. She can visit friends and family now without being depressed constantly thinking about overdue bills. Her daughter even commented to Ann about her new attitude and said she would like to meet the person that is responsible for the change in her mother.

Ann recently called Thorne's supervisor to let her know that she believes Thorne is a 'one-of-a-kind Godsend-pro who has positively changed my life!'

The Texoma Council of Governments is a voluntary association of the local governments in Cooke, Fannin, and Grayson Counties. Established in 1968, the Texoma Council of Governments promotes economy and efficiency in the coordinated planning and development of the tri-county region through its community and economic development activities. Either directly, or through contractors, the Council provides housing, utility assistance, and weatherization services for low-income citizens in the region and assists the elderly through a variety of Area Agency on Aging programs. The Council also facilitates the delivery of grant funding for homeland security and criminal justice.





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