

ARAW BENEFICIARY REQUEST: SUMMARY

SEPTEMBER 2023 | VER 9/14/23

Beneficiary	Biggest Concern	Notes	Specific Request	Questions/Comments
<p>New BENE#</p> <p>Kyle, Susan 74 y/o; 5/27/1949 Income: \$1,274 sub</p> <p>ARAW support: New</p> <p>MEB: \$264</p> <p>ARAW: Ana</p>	<p>“My car is what is worrying me the most. I need my independence to get out & socialize, grocery shopping, etc.”</p> <p>Susan’s car is needing some repairs. Her ex-husband & daughter Jenny have been helping out with the cost of tires & repairs but she is very ashamed to keep asking them for help.</p>	<p><i>Oxford Terrace</i> Ref: CES</p> <p>Anxiety due to childhood trauma – addressing</p> <p>Seeks socialization to combat feelings of isolation; particularly likes arts and crafts</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO
<p>New BENE#</p> <p>Smith, Cynthia 87 y/o; 6/27/1936 Income: \$1,689 H</p> <p>ARAW support: New</p> <p>MEB: -\$575</p> <p>ARAW: Ana</p>	<p>Her credit card debt worries her the most & the inability to pay for needed car repairs.</p>	<p><i>Referred by mechanic</i></p> <p>Very private and proud; embarrassed by current financial situation; referred to ACCS for financial advice; has been too ashamed to apply for SNAP; most expenses being placed on credit cards</p> <p>Car needs brakes replaced; relies on car; will not entertain idea of public transportation</p> <p>Stymied by ego</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair (brakes) \$1540.90 from M&M Auto 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair (brakes) \$1540.90 from M&M Auto

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<p>BENE# 22/18G</p> <p>Ribeiro, Renay 74 y/o; 3/15/1949 Income: \$1,755 sub</p> <p>ARAW support \$5,311: Gifts: CC \$3,500 '21 & \$548 '22, Personal loan \$927 '22, Holiday \$150 '21-22 FLO: Plant, Luncheons, Soup, Gift card, Lottery</p> <p>MEB: \$266</p> <p>ARAW: Pat</p>	<p>"I am blessed & I put all my trust & faith to God. My Church family is good to me & I am managing to make ends meet most months. My daughter works at the PACE grocery store so I get food there. In addition, I frequent food pantries, Farmers Markets & use HIP & Coupons. I needed a new muffler system so I charged to my Discover card. Might the ARAW help me? Thanks to the ARAW for helping me last year."</p>	<p>Olympia Tower</p> <p>Charged car repair to her credit card; use car for MD appts, shopping, errands, transp for family; muffler rotted – needed new system</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of income exception (over \$105) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Car repair to be paid to Discover credit card \$1,307.57 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of income exception (over \$105) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Car repair to be paid to Discover credit card \$1,307.57 <p><i>In the future, please make request before service is completed</i></p>
<p>BENE# 22-23/34</p> <p>Letourneau, Diane 80 y/o; 7/12/1943 Income: \$1,144 sub</p> <p>ARAW support \$1,287: Reoccurring: Cable/phone/internet \$165 '23 Gifts: CC \$957 '23 FLO: Soup, Gift Card, Luncheons, Lottery, Holiday</p> <p>MEB: \$5</p> <p>ARAW: Pat</p>	<p>"I only get \$72/month & I need to pay for my haircuts, underwear, magazines & snacks. That doesn't leave me with much money unfortunately. If I want to speak with my family or friends, I have to get the one phone from the nurse's station. I would love to have my own telephone in my room so I can call whoever I want when I want. But I cannot afford that."</p>	<p>Brandon Woods – LTC</p> <p>Settling in at BW – improved wellbeing; recent support of new shoes (EDDF)</p> <p>Limited discretionary \$; cannot afford phone to keep in touch with ppl whenever she wants; has to go to nurses station to use phone now</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Landline phone \$58.99 (plus taxes) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Phone \$26.99 from Best Buy 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Landline phone \$58.99 (plus taxes) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Phone \$26.99 from Best Buy

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<p>BENE# 21/20G</p> <p>Godinet, Muriel 72 y/o; 8/21/1950 Income: \$1,124 sub</p> <p>ARAW support \$1,479: Gifts: Glasses \$231 '22, Moving costs \$350 '22, AC \$299 '21, TV \$299 '21, Holiday \$150 '21-22</p> <p>MEB: \$125</p> <p><i>WCOA: Susan</i></p>	<p>Muriel worries most about her health & “the future of her car it has a lot of rust & needs a new tire.”</p>	<p>No changes in financial status since March</p> <p>How car used? Why important?</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate (2) Tires \$250 from Joe’s Auto Repair 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate (2) Tires \$250 from Joe’s Auto Repair
<p>BENE# 23/17G</p> <p>Ambra, Patricia 76 y/o; 6/24/1947 Income: \$1,627 sub</p> <p>ARAW support \$947: Gifts: Car repair \$797 '22, Holiday \$150 '22</p> <p>MEB: \$34</p> <p><i>ARAW: Pat</i></p>	<p>“I worry that I will be a burden on my children. I already told them to put me in a nursing home but my oldest daughter moved back to the area to take care of me when I had my last surgery. I told her not to but she is the oldest plus the nurse in the family. I think she feels obligated to be my caregiver. I am independent however I have begun to experience unexpected fainting spells.”</p>	<p>Bayberry</p> <p>Daughters are her support; does not want to be a burden “put me in a nursing home!”</p> <p>SHINE consult scheduled d/t accumulation of medical debt</p> <p>Part of cc debt is \$60/mnth for incont supplies</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Depends briefs, 3 packages, \$59.97 per month for 4 months 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Depends briefs, 3 packages, \$59.97 per month for 4 months

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<p>BENE# 21-22/25</p> <p>Smith, Debra 72 y/o; 8/19/1951 Income: \$861 sub</p> <p>ARAW support \$3,038: Reoccurring: Phone \$89 '21 Gifts: Car ins \$952 '22, Car repair \$207 '23, Holiday \$150 '22 FLO: Puzzle, Lottery</p> <p>MEB: \$220</p> <p>ARAW: Ana</p>	<p>Debra actively in chemo and her cell, tablet and car are her number one priorities. She does not have a home phone. Her tablet is what keeps her entertained during her chemo treatments and her car is her outlet to independence.</p>	<p>Solemar</p> <p>Ovarian cancer; formerly part of FGP</p> <p>Car and tablet are her lifeline – esp during chemo</p> <p>Insurance increased – paid in full 9/10; w/o insurance payment MEB would be \$95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of phone/tablet service \$90 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice 23-24 Car insurance \$933.30 from Geico 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of phone/tablet service \$90 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice 23-24 Car insurance \$933.30 from Geico
<p>BENE# 18-19/24</p> <p>Sampson, Janet 77 y/o; 9/29/1945 Income: \$1,056 sub</p> <p>ARAW support \$15,407: Reoccurring: Cable/phone/internet \$147 '19, Electric \$25 '22 Gifts: AAA \$98 '20 & 22, Car ins \$1,200 '20-22, Car repair \$1,265 '22 & \$1,407 '21, Glasses \$218 '21, Holiday \$150 '19-22 FLO: Gift card Discontinued: Food card \$50 '18-20</p> <p>MEB: \$89</p> <p>ARAW: Pat</p>	<p>"Everything is so expensive. I cannot believe the prices. I am grateful for the help provided by the ARAW. My highlight of the week is babysitting the 2 boys who are so delightful. And yes, I watch them for free as I love the entertainment."</p>	<p>Bayberry</p> <p>Helps family b/c it gives her a sense of purpose; difficult childhood in orphanage</p> <p>Health improving; sells yarn she makes</p> <p>2 credit cards of \$4k+ each; only one disclosed at last visit; one mainly for gifts for family</p> <p>Cash advance/ question as to whether son has paid off sofa purchase</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cable/phone/internet \$146 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Balance of Discover card \$3,987.92 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cable/phone/internet \$146 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Balance of credit card \$4,285 <p style="text-align: center;"><i>Participation in the Financial Empowerment Workshops and financial counseling strongly encouraged</i></p>

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<p>BENE# 15-16/05</p> <p>Fragata, Maria 87 y/o; 10/30/1934 Income: \$1,576 H</p> <p>ARAW support \$29.997: Reoccurring: BCBS \$226.29 '15, EPERS \$51.95 '19 Gifts: Glasses \$690.77 '21 & \$470.40 '18, Water bill \$559 '18-19, Dental \$5,714 '17-23, Holiday \$100-150 '15-22</p> <p>MEB: \$203</p> <p>ARAW: Ana</p>	<p>Per Maria, she cannot afford to pay for her dental cleaning and x-rays.</p>	<p>Increased memory loss – no longer drives; has not yet applied for SNAP – will contact FCOA; will look into dental insurance with help of FCOA SHINE</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Dental \$180 (appt 8/7/23) 	<p>Approved EDDF</p>
<p>BENE# 22-23/34</p> <p>Letourneau, Diane 80 y/o; 7/12/1943 Income: \$1,144 sub</p> <p>ARAW support \$1,287: Reoccurring: Cable/phone/internet \$165 '23 Gifts: CC \$957 '23 FLO: Soup, Gift Card, Luncheons, Lottery, Holiday</p> <p>MEB: \$5</p> <p>ARAW: Pat</p>	<p>"I need shoes with a Velcro closure. The laces have become too difficult for me. I bought my last pair of shoes from Harves but I cannot afford those prices any longer. I only get \$72/month & I need to pay for my haircuts, underwear, magazines & snacks. That doesn't leave me with much money unfortunately."</p>	<p>Brandon Woods, Dartmouth</p> <p>Made conscious decision to move to BW after stay for rehab – increased falls, anxiety and mental physical concerns</p> <p>Only \$72 available to her each month – cannot afford replacement shoes</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Shoes \$129 from Harves 	<p>Approved EDDF</p>

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<p>BENE# 24/08G</p> <p>Evora, Sandra 65 y/o; 3/15/1958 Income: \$1,129 sub</p> <p>ARAW support \$429.14: Gift: Laptop \$429.14 '23</p> <p>MEB: \$206</p> <p>ARAW: Pat</p>	<p>"My electric bill is through the roof. I've been on continuous oxygen for a year & my bill is out of control. I went on a budget plan before I was hospitalized & I missed a payment. Now I'm on the NewStart program & the electric company wants \$210/month. I can't afford that. I will never catch up so I don't send any money as the amount just keeps increasing. PACE told me not to worry about the balance as I can't be shut off. But I do worry."</p>	<p>Unable to ambulate or perform basic ADLs w/o exhaustion; Oxygen 24/7</p> <p>Refuses EPERS b/c son is NYPD; daughter is RN</p> <p>Electric cannot be shut off; is not paying bill – does not see point</p> <p>MEB explained by need to buy things</p> <p>LTC recommended by medical team but refused</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Bill Outstanding electric balance \$1,859.51 	<p><i>The Committee chose not to approve this request. As there is no risk that the electricity would be shut off, it was not deemed a necessity. If anything were to change (at risk of shut off or faced with a move), please return to us with a request.</i></p>
<p>BENE# 22-23/11</p> <p>Burke, Shauneen 66 y/o; 10/22/1956 Income: \$1,407 H</p> <p>ARAW support \$1,407: Reoccurring: Demand Response \$50 '22 Gifts: Dental \$600 '22, Holiday \$150 '22 FLO: Plant, Soup, Lottery, Tickets, Gift Card</p> <p>MEB: \$114</p> <p>ARAW: Pat</p>	<p>"I have to stop using my credit cards. The interest rates are ridiculous. I used my stimulus & circuit breaker checks on my credit card balances but I still have to charge every month. Thank goodness for my son who helps me every month. I think about selling my house but I will lose my MassHealth & furthermore, where will I go? I know that apartments are hard to come by these days. I am stuck."</p>	<p>Not happy w/ Board's decision; multiple convos with BA & ED; appealing & requests payment of interest; submitted letter on her behalf with inaccuracies: "does 1x CC debt", "too many requests", Pat told her "pay minimum" & therefore incurred interest... after decision paid over \$1000 in credit debt (& put another \$1238 on her cards). Where did that \$\$\$ come from?</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Statements Credit card interest, 3 cards for 2 months, total \$116.20 	<p><i>The committee chose not to approve this request. An approval is never a guarantee and we always tell beneficiaries they need to proceed in their own best interest. Also, given that there was a substantial payment made after the decision was conveyed gives the impression that there are funds available and/or other resources available. Financial counsel is again recommended.</i></p>

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<p>BENE# FLO-23E</p> <p>Pereira, Maria 76 y/o; 3/22/1947 <i>Income: \$1,585 sub</i></p> <p>ARAW support \$3,099: Gift: Dental \$1,615 '21, Fridge \$716 '21, Glasses \$468 '20, Holiday \$150 '20-21 FLO: Holiday</p> <p>MEB: \$226</p> <p>ARAW: Ana</p>	<p>Recent car repairs & knowing she might not have a car in a few years. She cannot afford a car payment & has been isolated at home. Her television is her entertainment & has recently had to down grade plan as she could not afford plan she had.</p>	<p>Portuguese speaking</p> <p>Not interested in CES; worries about everything; car repairs have depleted her funds – car is her independence; not eligible for SRTA DR and scared of public trans</p> <p>D/c cable be/c of cost – loves Hallmark channel</p>	<p>Monthly: Cable/phone/internet \$200</p>	<p><i>The committee chose not to approve this request as there appears to be ample funds at the end of the month. We would like to revisit the situation in 4-6 months.</i></p>