

ARAW BENEFICIARY REQUEST DECISIONS

AUGUST 2023 | VER 8/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Questions/Comments
<p>New BENE#</p> <p>Monteiro, Joan 67 y/o; 10/12/1955 <i>Income: \$866 sub</i></p> <p>ARAW support: New</p> <p>MEB: -\$218</p> <p><i>ARAW: Pat</i></p>	<p>“If I could just pay off my overdue rent or what I owe Social Security, then I could make ends meet every month. Maybe helping with my electric bill also. I refuse to use credit cards as I filed bankruptcy once in my life. I learned my lesson the hard way. Whatever you can do to help, I appreciate.”</p>	<p>Custody of 18 y/o gson - \$512 for care until Oct</p> <p>Behind in rent; behind in electric; \$100 deducted from SS until 2027</p> <p>Does not use credit cards due to bankruptcy in ‘99</p> <p><i>See email</i></p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living alone guideline (18 y/o grandson) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Balance of rent owed \$2,158.79 ▪ Invoice Eversource balance \$450.49 	<p style="text-align: center;">NOT APPROVED</p> <p>Not aligned with ARAW’s mission; expenses for 2 w/income only from 1; rent is on payment plan – no fear of eviction ; encouraged to revisit support if situation changes</p>
<p>New BENE#</p> <p>Burgess, Patricia 80 y/o; 4/21/1943 <i>Income: Unknown Non-sub</i></p> <p>ARAW support: New</p> <p>MEB: Unknown</p> <p><i>WCOA: Susan</i></p>	<p>Mrs. Burgess is very sociable and has experienced recent loss of family and friends, including husband. Would like to meet new friends to do things with.</p>	<p>Desire for new friends and social opportunities</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

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<p>New BENE#</p> <p>Bouchard, Martha 68 y/o; 1/14/1955 Income: 1,727 sub</p> <p>ARAW support: New</p> <p>MEB: \$68</p> <p>ARAW: Ana</p>	<p>“My vision has gotten worse throughout the years, but in the past ten days it has gotten bad fast & I am frustrated, scared and need help.”</p>	<p>Sol-e-mar/ Ref: CNN</p> <p>Troubled past; Legally blind for 15 years, CFB no longer able to provide needed organization of bills, mail and papers; HM on hold due to roach infestations (CES working on this)</p> <p>Encouraged to apply for SNAP</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$77) <p>Gift:</p> <ul style="list-style-type: none"> ▪ One year membership to CNN \$660 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$77) <p>Gift:</p> <ul style="list-style-type: none"> ▪ One year membership to CNN \$660 <p><i>Double check with CNN to determine if grant funding available</i></p>
<p>New BENE#</p> <p>Carella, Maria 64 y/o; 6/3/1959 Income: 1,434 R</p> <p>ARAW support: New</p> <p>MEB: -\$412</p> <p>ARAW: Ana</p>	<p>Maria is terrified to be evicted & homeless. “I had no hope, I didn’t even know ARAW existed so I figured I would buy what I needed to move & much needed items such as underwear, cleaning products, & moving boxes & bags.” “I have so much shame. I am a mental health professional; I should have my life & mental health together. Please, I am desperate.”</p>	<p>Oxford School Ref: SCCLS</p> <p>Support for 9 months through RAFT and CSS ended; market rent apt more than income; care repossessed; working with SCCLS; uncertain of future options; SS began in July but spent funds on clothing, moving supplies; paid rent with deposit; cannot contribute any \$ from rent “has to save it”; will not touch pensions until June 2024 @age 65</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Age guideline (64 y/o) ▪ Residency guideline (moved back to area from Mattapoisett July 2022) ▪ Over asset (\$90K+ pension) <p>Gift:</p> <ul style="list-style-type: none"> ▪ August rent & storage unit rent \$1,675 	<p style="text-align: center;">NOT APPROVED</p> <p>Not aligned with ARAW’s mission; encouraged to revisit support for something more sustainable</p>

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<p>BENE# 19-20/27</p> <p>Petrin, Joan 88 y/o; 1/6/1935 Income: \$1,847 R</p> <p>ARAW support \$15,873: Reoccurring: Health insurance \$687.21 '19 Gifts: Hearing aids \$5,600 '22, Holiday \$150 '20-22 FLO: Luncheon, gift card, lottery</p> <p>MEB: \$217</p> <p>ARAW: Pat</p>	<p>"I hope I don't lose my BCBS payment. Yes, I do take money out of my account every month (\$1800 to \$2000) but I have it just in case. My daughter doesn't want money for the car she gave me but I give her \$50 to \$100 every month. My daughter paid the down payment for my glasses but I have since paid her back. I picked them up yesterday & paid the balance. I hope the ARAW will continue to help me. Thank you."</p>	<p>Pays daughter rent; wants to pay her back for car although daughter does not want her to</p> <p>\$1800 - \$2000/monthly for "secret stash"?????? refused to give total – now claims it does not exist</p> <p>In good health but is 88 and insurance is important to her</p> <p>Additional cc revealed</p>	<p>Quarterly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of BCBS \$687.21 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Reimbursement for glasses \$198 	<p style="text-align: center;">NOT APPROVED</p> <p>Unwilling to share all pertinent information</p> <p style="text-align: center;"><i>BCBS covered through August</i></p>
<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"> ▪ <i>Continuation</i> of cable/phone/internet \$146 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Balance of credit card \$3,987.92 	<p style="text-align: center;">HOLD</p> <p>Committee would like to 6 months of credit cards statements to understand how the credit card is being utilized; financial advice (ACCS) is strongly advised</p>

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<p>BENE# 22-23/11</p> <p>Burke, Shauneen 66 y/o; 10/22/1956 Income: \$1,407 H</p> <p>ARAW support \$1,307: Reoccurring: Demand Response \$50 '22 Gifts: Dental \$600 '22, Holiday \$150 '22 FLO: Plant, Soup, Lottery, Tickets, Gift Card</p> <p>MEB: \$79</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>Ref: DCOA</p> <p>Loves art classes and Z performances; has paid down cc debt but some still exists; understands she should not use cards; willing to speak to a FA</p> <p>Utilizes SRTA for transp needs</p> <p>Significant mental health issues</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Age guideline for reoccurring support <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Demand Response, 2 books \$50 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Balance of JCPenney CC \$1,472.66 ▪ Statement Balance of Taz Visa \$251.67 ▪ Statement Balance of Victoria's Secret CC \$109.40 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Age guideline for reoccurring support <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Demand Response, 2 books \$50 <p style="text-align: center;"><i>Credit card support not approved; strongly encouraged to seek financial advice (ACCS) to establish a plan</i></p>
<p>BENE# 22-23/13</p> <p>Grace, Barbara 74 y/o; 10/21/1948 Income: \$1,339 sub</p> <p>ARAW support \$2,750: Reoccurring: Cell phone \$40 '22 Gifts: Phone \$162 '22, TJ Maxx GC \$150 '22, Rent \$1,674 '21, Holiday \$150 '21-22 FLO: Soup, Gift Card, Puzzle</p> <p>MEB: \$7</p> <p>ARAW: Pat</p>	<p>"I like living here & I have met some nice folks though I do not socialize much. My anxiety & panic attacks can be crippling at times. Plus I have had med problems these past months requiring frequent testing, doctor appts & f/u with nurses in my apartment. It's a lot. I miss meals in the dining room at times due to my schedule & my anxiety. I am trying to keep healthy snack foods in my apartment but as you know I have very little money left after I pay the rent every month. My family tries to help but they are all retired on fixed incomes."</p>	<p>Whaler's Cove</p> <p>Gifted artist; Relies on Oxygen; need for add'l help in home</p> <p>Sister provide \$M; avoids using credit card; limited funds available to her</p> <p>Having food on hand ideal as misses meals d/t anxiety and health problems</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cell phone \$40 ▪ Market Basket gift card \$30 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cell phone \$40 ▪ Market Basket \$50

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<p>BENE# 21/21G</p> <p>Parker, Delia 88 y/o; 5/16/1935 Income: \$1,336 sub</p> <p>ARAW support \$4,765: Gifts: Hearing aids \$4,400 '22, Cab \$35 '22 & \$30 '21, Holiday \$150 '21-22 FLO: Soup</p> <p>MEB: \$108</p> <p><i>ARAW: Pat</i></p>	<p>"My son & I are doing OK. We have one another & we make the best of life. Sandy, my SW, helps me with maintaining my budget by visiting monthly... My son & I do not go without & right now I do not need anything. I would like someone to visit with me during the week if possible."</p>	<p>Lives with son who has mental and physical challenges</p> <p>Social worker involved; does not have a checking acct; relieved of debt; significant HOH (not wearing ARAW aides)</p> <p>Enjoys FLO newsletter & BM calls; would like to stay connected</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of Living alone guideline (son lives with her) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of Living alone guideline (son lives with her) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO
<p>BENE# 23/27G</p> <p>Perry, Kathleen 81 y/o; 11/25/1941 Income: \$1,773 H</p> <p>ARAW support \$540: Gift: Social day \$540 '23</p> <p>MEB: \$2</p> <p><i>WCOA: Andrea</i></p>	<p>Wants to stay home but fears falling & end up back in the nursing home. Looks forward to going to the Supportive Day Program at the Westport COA for the socialization. To continue with the financial assistance with the Supportive Day Program but if I can get 3 days that would be good.</p>	<p>Recent fall has scared her; supportive son remodeled bathroom and home; attends SD 3x/week – 2 days funded by son who helps financially</p> <p>Increase to 3 days would be a big relief to son & DIL and help Kathleen</p>	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Increase Social day, 3 days \$180 	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Increase Social day, 3 days \$180

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<p>BENE# 22/09G</p> <p>Benoit, Susan 71 y/o; 11/14/1951 Income: \$2,223 H</p> <p>ARAW support \$2,018: Gifts: Stove \$749 '23, Moving \$280 '22, TV \$380 '22, Vacuum \$260 '21, Holiday \$150 '21-22 FLO: Lottery, Gift card</p> <p>MEB: \$83</p> <p>ARAW: Pat</p>	<p>"I'm trying my best to work with my financial advisor to maintain my budget so I can stay in my home. I've made several changes including getting rid of my landline & decreasing my cable channels. I am trying my best to not shop & buy stuff I want. I buy what I need...My SNAP is very low & I do receive the GBFB box every month. But I am having difficulty affording veggies, fruit & meat. They are so expensive. I did get the FM coupons & I do use the HIP benefit. But I am still having difficulty affording healthy foods."</p>	<p>Recent death of spouse (schizophrenia donated life savings to faith based org); added supports to help her situation; challenged by limited income lead to cc debit; MMP intro'ed as fin advising – getting on track</p> <p>Biggest need is food (SNAP only \$24) and food banks give limited "healthy" food</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Market Basket gift card \$50 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Market Basket gift card \$50
<p>BENE# 14-15/06</p> <p>Charbonneau, Leila 79 y/o; 4/13/1944 Income: \$1,063 H</p> <p>ARAW support \$32,659: Reoccurring: Cable/int \$19.99 '22 Gifts: Glasses \$269 '18, TV \$379.99 '18, CNHC \$125 '17, Appliance \$661.19 '16, Plumber \$175 '22 & \$954 '15, CC \$401 '15, Dental \$600 '14, Car repair \$345 '20, \$270 '19, \$572 '18 & \$650 '14, RE Tax \$600-800 '14-17, HOI \$400-1,060 '14-21, Car Ins \$300-1,200 '15-23, Holiday \$100-150 '16-22 Disc: Stipend \$100 '19 FLO: Luncheons, Gift Card</p> <p>MEB: -\$114</p> <p>ARAW: Ana</p>	<p>"I manage with all the support of ARAW. I am now worried I have spent all this money on car repairs & I don't know how long it will take me to pay it."</p>	<p>Alerted to approval but shared she had made an agreement in April with friend to pay off the cc bill of \$1,800 even though request was submitted in July for board consideration; can no longer pay cc company b/c paid off</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Debt relief - Payment to friends for car repairs \$1,550 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Debt relief - Payment to friends for car repairs \$1,550 <p><i>Many exceptions have been made for this request; please consult with your BA prior to making payment, purchasing or having service done; we will be unable to be as lenient in the future</i></p>

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<p>BENE# 17-18/10</p> <p>Alexander, Claudette 76 y/o; 5/9/1947 Income: \$1,920 R</p> <p>ARAW support \$10,452: Reoccurring: EPERS \$51.95 '17, Rx \$50-300 '17 Gifts: Holiday \$150 '17-22</p> <p>MEB: -\$138</p> <p>WCOA: Andrea</p>	<p>"I worry about everything! Although, I am doing pretty well. My main thing is my legs because I can't trust them. I am usually not alone when I go out. I just have to go on though. I can't ask for anything else. My prescription co-pays are so much now. Just my insulin is over \$100.00. If it was not for the assistance I don't know how I would make it."</p>	<p>Helpful daughters; high cost of meds</p> <p>Checking on how she gets by with a deficit at the end of the month</p>	<p>Annually:</p> <ul style="list-style-type: none"> ▪ Continuation of Rx reimbursement \$1,900 (Used \$1,700 last year) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of EPERS \$51.95 ▪ Cable \$180.33 	<p>Annually:</p> <ul style="list-style-type: none"> ▪ Continuation of Rx reimbursement \$1,900 (Used \$1,700 last year) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of EPERS \$51.95 ▪ Cable \$180.33
<p>BENE# FLO-23E-V</p> <p>Lopes, Doreen 75 y/o; 8/12/1947 Income: \$1,203 sub</p> <p>ARAW support \$639: Gifts: Mattress \$489 '22, Holiday \$150 '22 FLO: Soup, Gift card, Holiday</p> <p>MEB: \$311</p> <p>ARAW: Ana</p>	<p>"My health is my main concern. I am always at a MD appointment."</p>	<p>Melville Towers</p> <p>D/C Diman b/c they ruined clothes – must buy replacements; saving cable fund by streaming; Many medical appointments</p> <p>Does not use credit cards – working to pay off</p> <p>Would use SRTA for medical appts so she does not have to "pay" friend</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ SRTA Demand Response, 1-2 books \$25-50 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ SRTA Demand Response, 1-2 books \$25-50

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<p>BENE# 22-23/28</p> <p>Westgate, Sandra 79 y/o; 11/10/1943 Income: \$2,135 R</p> <p>ARAW support \$2,157: Reoccurring: Cable/phone/internet \$280 '22</p> <p>MEB: -\$35</p> <p>ARAW: Ana</p>	<p>"My car is problem after problem. I have been borrowing money from my grandson for food and gas, and he already spent a little over one thousand to fix my car started and something muffler."</p>	<p>No where else to turn; car repair necessary; utilizes car daily</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair \$766 from M&M Auto 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair \$766 from M&M Auto
<p>BENE# 22/20G</p> <p>Eisely, Geraldine 71 y/o; 8/5/1951 Income: \$973 sub</p> <p>ARAW support \$914: Gifts: Mattress \$449 '22, Fridge \$764 '21, Holiday \$150 '21</p> <p>MEB: \$92</p> <p>ARAW: Pat</p>	<p>"My health is horrible. I have developed uncontrollable bladder incontinence. My doctors are working me up & my last test is a cystoscopy. I cannot leave the house & all I do is sit here & stare at the TV or out the window. This hot humid weather is bad for my COPD & I get short of breath walking to the bathroom. I just want to go back to being me!"</p>	<p>AC essential with current heat wave – EDDF</p> <p>Severe medical issues – limited funds even with 2 incomes</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate AC Unit \$280 w/delivery 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate AC Unit \$280 w/delivery <p>Approved EDDF due to summer heat</p>

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<p>BENE# FLO-24E-V</p> <p>Chaput, Vanessa 66 y/o; 3/20/1957 <i>Income: \$1,360 sub</i></p> <p>ARAW support \$677: Gifts: Moving \$460 '23, Holiday \$150 '22 FLO: Plant, Luncheons, Lottery, Tickets, Gift Card</p> <p>MEB: \$44</p> <p><i>ARAW: Pat</i></p>	<p>" I need legal counsel to help me. A fellow resident at the complex has been harassing me. I have notified the property manager & she instructed me to call the police if I am bothered by this person again. I have since contacted the police on two separate occasions. They told me I need to get a restraining order. I cannot do that by myself. I wouldn't know how & furthermore I am afraid. I called SCCLS like you told me to do but they cannot represent me due to a conflict of interest. I called the Justice Bridge like you next told me. My name was put into the pool & a nice woman attorney picked me. She is confident she can help me but she needs payment first."</p>	<p>Urgent need; to take case on payment required</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice Legal services \$750 from Law Office of Beyanid Montoya Cole 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice Legal services \$750 from Law Office of Beyanid Montoya Cole <p>Approved EDDF</p>