



Guardianship

Meet the People We Help...

Problem

With the help of family members who cared for their medical needs, Harold and Ruth were able to live on their own and hold down steady jobs in spite of their mental health and mental retardation issues. However, the couple relied heavily on credit cards and racked up huge amounts of debt in the process. Their loved ones could do no more than urge them to cancel the cards, so Guardianship intervened in order to take more proactive steps to cut the debt.

Solution

Guardianship case workers acted as mediators between the couple and their credit card companies. They also took steps to protect Harold and Ruth from future debt. "We didn't want them to have bad credit because they're both very productive in their jobs. The credit card companies shouldn't have been issuing them cards anyway," case workers say. "Any credit cards opened once they were declared incapacitated are legally invalid."

Outcome

Guardianship case workers put Harold and Ruth on a debt payment plan, and after 15 years, the couple has nearly reached a zero balance.