

Dixie MacFarland

Out from under and in a home of her own

Dixie MacFarland came to Tabor in October of 2002; she was, at this difficult time in her life, drowning in credit card debt which had accumulated during and in the wake of her divorce. Her credit card payments were insurmountable, and she felt her only recourse was to charge on one card to make a payment on another. Creditors began to call her at home, which, she said “was driving me crazy.” “I was an absolutely deadbeat person,” says Dixie, “and I didn’t want to be.” A friend recommended that she call Tabor’s Consumer Credit Counseling Service (CCCS), and her first meeting with CCCS counselor Elaine was the beginning of the end to Dixie’s credit problems.

Once she entered the CCCS program, Dixie said, “the phone calls stopped almost immediately.” She went on a debt management plan which reduced her interest rate and monthly payment. Dixie was scrupulous in her payments, and paid off all her cards earlier than planned.

During her involvement with Tabor’s CCCS program, Dixie mentioned her interest in buying a home, and her case manager, Randi Shober, referred her to Tabor’s FSA program [now **Matched Savings Accounts**], a matched savings program which helps clients save for a productive asset. She enrolled in Tabor’s New Homebuyer class [now **First-Time Homebuyer Services**], and Pre-purchase/STEPS counselor Sharon Marconi linked her with the First Front Door program, a federal loan program which helps cover closing costs when purchasing a home.

Dixie has been in her new home since last November and says she is “doing wonderfully.” She has three credit cards, with a top limit of \$700, and does not have more than \$300 on all three combined at any one time. She said she keeps them in case she might need a plane ticket to visit one of her three children, or in case of a car emergency.

Now every time she hears of someone in financial distress, Dixie refers them to CCCS. “They were just a lifesaver,” she says, referring to Tabor’s programs and counselors, “I wouldn’t be here in my own home if it weren’t for them!”