

Forum:[Hack Forums](#)

Thread: [Where can I raise 15k USD ?](#)

Pablo Escobar - February 3, 2022, 12:07 am

I suffer from extreme mental problems so I'm unable to work and I'm living on my savings, medicines are expensive too and I have a mortgage to pay because my dad lost his job in COVID.

I am around 15k in debt which I need to pay, is there something I can do to make this money soon because there's interest on the debt adding up too. I was also wondering if there are any charity websites or organization which can help me raise this amount. Thanks for letting me know.

I can prove my mental disability if the organization requires such.

Ke\$h - February 3, 2022, 12:10 am

Have you tried getting disability claims?

bevc - February 3, 2022, 12:19 am

What country are you in the? USA?

I would try and get in touch with a debt-help charity in your local area, because if you can actually talk to someone nearby you will be more 'on their radar'.

Ask for advice on debt management, and see if there are any opportunities for you to work with your disability - I know it sounds strange, but some companies have 'diversity allocations' which you might fall into, so you might get a job that way.

There's a woman I work with at a partner organisation who is literally never at work, because she was hired so the company could say they are equal opportunities etc.

GL buddy. Wishing you well, there is help out there.

Eran - February 3, 2022, 1:30 am

You can try setting up a gofundme account, I'm not sure how that will go but you never know.

Endorphins - February 3, 2022, 3:35 am

I'm sure there is some non-profit or even government initiative for a person in need.
Have you tried reaching them or searching for them?

Maybe you can try to do freelancing online. It's good since you don't have to leave at home. Programming, graphics design, multimedia, assistant, customer support, etc. Not sure if online tutors are still a thing but there's a ton of possibility online.

You can also start a small business since you got some savings. Foods are always in demand.

Yanix - February 3, 2022, 5:52 am

(Feb 3, 2022 04:35 AM)Endorphins Wrote: [CITE](#) I'm sure there is some non-profit or even government initiative for a person in need.

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Yuno - February 3, 2022, 1:37 pm

(Feb 3, 2022 02:30 AM)Eran Wrote: [\[CITE\]](#) You can try setting up a gofundme account, I'm not sure how that will go but you never know.

I'd suggest this, set up a page and share your story with others. Who knows who the page might reach.

BaldCunt - February 3, 2022, 1:43 pm

(Feb 3, 2022 02:30 AM)Eran Wrote: [\[CITE\]](#) You can try setting up a gofundme account, I'm not sure how that will go but you never know.

If you really have reasonable cause, I'll help you spread this ?

Eran - February 3, 2022, 1:44 pm

(Feb 3, 2022 02:43 PM)BaldCunt Wrote: [\[CITE\]](#) If you really have reasonable cause, I'll help you spread this ?

???

[Pablo Escobar](#) wake up!

SIM-5033784 - February 3, 2022, 1:57 pm

Sorry to hear about the trouble you're going through and I hope you're able to get assistance with your mental health issues.

There are some non-profits who help borrowers form a plan to pay back debt although they're usually not in the business of paying for you. You could start a GoFundMe to ask for help.

For the mortgage it should be your top priority, other debts are not as important as the home loan. For medicines, and I am assuming you live in the United States, look into whether you qualify for an affordable care act insurance plan or for your state's medicaid program.

I am not a financial advisor or attorney, this is not financial and/or legal advice, it is solely my personal opinions

I would look into what are the consequences if you don't pay? Depending on the length of your disability and your remaining assets you might be judgement proof meaning that even though you owe the debt there's no way you can possibly pay it back and there's nothing they could take to cover said debt. I don't encourage borrowing money with the intent to default but sometimes it happens and it's a risk banks take when lending to you.

It also depends on the type of debt. For example, credit card debt is a form of unsecured debt, this means the creditors risk losing all their returns if the debtor becomes insolvent (Unsecured Debt, n.d.) of course it will be reported to the credit reporting companies so you won't be able to borrow more money from most banks until the matter is resolved (e.g. you enter a payment plan and the account is marked as paid as agreed) or removed from your report (e.g. you buy from collections and pay it). You should consult with your financial advisor if you have one and ask their opinion on defaulting on the specific debt. Some debt, for example a home loan or car loan, is secured meaning they can take the property back if you fail to pay.

Last but not least talk to your lenders. I had an issue where I was unable to make payments to PayPal Credit. They were able to put my account into a Customer Assistance Program (Credit Card Issuers Offer Customer Assistance In Response To Coronavirus, 2021) which canceled all interest and removes all fees by closing the account. From there I was able to get a different bank linked. The monthly payments are very low and designed to pay over 5 years. Most lenders have these for customers who experience financial hardship because they'd rather get back the money slowly than a borrower realizing there's no way to pay back and giving up.

References

Credit Card Issuers Offer Customer Assistance In Response To Coronavirus. (2021, March 18). Bankrate. Retrieved February 3, 2022, from <https://www.bankrate.com/finance/credit-cards/issuer-assistance-programs-amid-coronavirus-fears/>

Unsecured debt. (n.d.). LII / Legal Information Institute. Retrieved February 3, 2022, from https://www.law.cornell.edu/wex/unsecured_debt#:~:text=Unsecured%20debt%20refers%20to%20debt,collateral%20promised%20to%20the%20creditor.&text=Unsecured%20debt%20like%20credit%20cards,if%20the%20debtor%20becomes%20insolvent

Nate - February 3, 2022, 6:43 pm

Well if your not in the US let's hope you in one of these European countries with a generous welfare system

Otherwise I'd check out gofundme or whatever it's called

Pablo Escobar - February 3, 2022, 10:47 pm

I'm not in the US and Gofundme is not available for my country, Can someone set it up for me ? I hope someone who's living in the countries supporting gofundme can make a campaign for me. If someone can spread it maybe I'll be able to raise something.

Ke\$h - February 3, 2022, 10:51 pm

(Feb 3, 2022 11:47 PM)Otaku2021 Wrote: [\[CITE\]](#) I'm not in the US and Gofundme is not available for my country, Can someone set it up for me ? I hope someone who's living in the countries supporting gofundme can make a campaign for me. If someone can spread it maybe I'll be able to raise something.

tbh, doesn't look like you will get any help. Unless you were in the US, this would have worked out for you somehow.

Sorry, but I hope you find a solution.

Eran - February 4, 2022, 2:48 am

(Feb 3, 2022 11:47 PM)Otaku2021 Wrote: [\[CITE\]](#) I'm not in the US and Gofundme is not available for my country, Can someone set it up for me ? I hope someone who's living in the countries supporting gofundme can make a campaign for me. If someone can spread it maybe I'll be able to raise something.

Perhaps try other fund-raising websites?

Endorphins - February 4, 2022, 5:05 am

(Feb 3, 2022 06:52 AM)Yanix Wrote: [\[CITE\]](#) That's cool food business would always be a great option, nice idea ???

Thanks, but it will only thrive depending on how you manage and execute the business.

