

Rosalia Dawson – From Homeless to Hero



By worldly measures, Rosalia Dawson should be a statistic and not a survivor. Beginning in July 2014, Rosalia experienced a series of losses (job, house, car, death of ex-husband) that had her bouncing from state to state and living with family, friends or in hotels. During these struggles, she felt abandoned by some family and friends. She also struggled with depression and behavioral management. But she maintained a strong relationship with God. Through prayer and acknowledging dependence on God, He spoke to her and helped her navigate through this storm and remove her dependence on medication.

Rosalia joined Antioch Missionary Baptist Church of Oviedo in February 2015. She started being nurtured in the Word, serving in ministry, and establishing relationships (special shout out to Sue Carter). These nurturing relationships brought more stability and meaning to her life.

Although she was of humble means, Rosalia participated in the Compass Navigating Finances God's Way small group study. The biggest impact was God's Word and practical applications on savings and to "always have savings to fall back on". While she was working, she had great income but was not paying herself (savings) at the expense of excessive spending and helping others. After losing her job, things went downhill quickly.

In late September 2017, Rosalia reached out to Compass Urban for coaching on how to allocate her disability and other income and a disability lump sum payment. Relying on public transportation and friends to get around, she also had desire to purchase a vehicle.

Upon engaging our services, the first observation was that she never had a spending plan (budget). So we drafted two budgets (one showing only disability income, the other showing all income). We agreed that her disability income alone could not afford a car payment. And her other income was variable and not guaranteed to continue. So it would be risky to depend on it for a car note, insurance, gas, maintenance.

We finally decided that she should allocate her disability lump sum payment in the following way:

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- Pay God first (tithe)
- Pay herself (savings)
- Payoff her debt
- Reimburse her son
- When she could afford it, pay cash for a used vehicle and a maintenance contract

I am pleased to report that Rosalia now owns a vehicle, is debt free, has money in savings, and is living primarily off of her disability income. Her other income is going towards giving, saving and discretionary spending.

Rosalia states that “The biggest benefit I received from Compass Urban coaching is the preparation of a spending plan that will allow me to manage my income and expenses. Also that I could not afford a car payment and I needed to continue to rely on public transportation until I accumulate the money to purchase a vehicle for cash.

Rosalia, you are my hero. Your survival story is amazing. Thank you for allowing your testimony to be shared as it is a beacon of hope.