

# MEET AOIFE

## OUR 2025 CLIENT OF THE YEAR

A dedicated Army National Guard veteran whose life changed suddenly after a devastating medical event, Aoife faced not only the challenge of recovery, but the growing financial strain that followed. Her journey reflects the reality many individuals experience when health crises and debt collide, and highlights how compassionate, expert financial counseling can become a critical part of the path to healing and independence.



### AOIFE'S JOURNEY

Aoife (pronounced ee-fuh) earned her bachelor's degree in 2012 and went on to pursue a successful active-duty career in the Army National Guard. She lived an eventful and blessed life with a supportive family.

In March of 2023, Aoife suffered a stroke while driving to work. "Everything I had worked hard

for, especially as a woman in a male-dominated field, was suddenly halted. When your focus is on your health and getting your life back, the last thing you think of is your finances, until the bills start to arrive," said Aoife. "My life may have halted, but my debt continued to grow and the bills kept coming," she continued.

Before getting ill, Aoife was a successful Staff Sergeant in the Army National Guard. "I had served the USA for about 15 years and had planned to retire well, after 20 years of service, however, I was forced to medically retire early at 34 years old."

The moment Aoife realized she needed financial help was when she decided to forgo a doctor's appointment to avoid the associated co-pay, tolls, and cost of gas. She chose her financial stress over the medical care she required to heal. "I couldn't believe I was allowing debt to dictate how my illness was going to be cared for. This is when I connected with Navicore and it's a decision I will never regret," she remembers.

### NAVICORE'S IMPACT

After speaking with her creditors, a representative referred her to Navicore. "Since working with Navicore, I've seen my debt going down, and quickly! But more importantly, Navicore has allowed me to become more independent and to focus on my health. Without knowing, Navicore has become a part

of my wellness team and part of saving my life,” said Aoife.

“The systemic barriers I encountered after my stroke were difficult to manage. Navicore intervened as an intermediary, restoring my financial stability and reducing my cognitive and emotional overload. This allowed me to focus on my recovery.” Aoife is still unable to work since her illness, but has managed to take one college course at a time to earn a second bachelor’s degree. She is soon to graduate with her master’s degree in May 2026. “I am very serious when I say that because of Navicore, I was able to relieve my enormous financial stress, I could focus my attention on establishing a new life,” she said.

## AOIFE’S SUCCESS

Today, Aoife lives independently with her cat, Guinness, and has a very supportive family and friend group who have stepped in to help care for her and to get her to appointments. “I am now applying for Doctorate studies in Industrial/Organizational Psychology. My goal is to work with institutions on how to better support individuals during periods of acute vulnerability and to act as a crisis-response consultant. The last thing on anyone's mind should be financial burden, and I want to be a part of the recovery process to ease that burden through educating my future clients.”



“Thanks to Navicore, I’ve been able to focus on myself, not only health wise, but career wise. I chose the field of psychology with a focus on employment and health. My goal is to help others in terms of mental health who have gone through similar situations as me. Thank you Navicore, for being a part of my care team,” said Aoife.