

Appreciation for Financial Assistance by YMCA: My Story, 1/11/2021

My name is Siddhartha Bishnu (Sid). I am a PhD student at the Florida State University (FSU) working on my dissertation at the Los Alamos National Laboratory. I am originally from Kolkata, India. I have been a member at the YMCA for the last couple of years.

I would like to express my sincere gratitude for being granted financial assistance in the form of a reduced (50%) monthly membership fee for two six-month periods, starting in March 2019 and ending in March 2020. It has helped me not only in stabilizing my financial status but also in improving my physical, mental and financial health considerably.

According to the rules of Homeland Security, I can only work part-time (20 hours/week) during the school year (Fall – Spring) while maintaining full-time international student status on my F1 visa. So, my salary is slashed by half for 9 months i.e. 75% of the year. If I had stayed in Tallahassee, where FSU is located, I would not have to pay any extra fee to attend the FSU Leach Recreation Center (my university gymnasium to which I currently do not have any access being about 1550 miles away), since it is already included in the semester fees. But since I will be living in Los Alamos for the rest of my PhD tenure, YMCA is the best available option for me now.

Now, even though my tuition is waived, every fall and spring semester I have to pay the remaining fees (due to library, parking, university gym etc.) for 9 credit hours worth almost \$1000, which is deducted from my biweekly paycheck. Adding to that the deduction from paying my university health insurance, my net biweekly paycheck drops to just a bit more than my monthly apartment rent and internet fee.

In late fall 2019, I was diagnosed with chronic gastritis and incurred thousands of dollars in medical bills after visiting the Emergency Department of the Los Alamos Medical Center and undergoing an endoscopy at the Northern New Mexico Gastroenterology Associates in Santa Fe, due to the poor coverage of my graduate student health insurance. Back then it not only depleted my savings, it took a toll on my financial life and negatively affected my mental health for a while.

By the summer of 2020, I was not only able to recover from my gastritis but also pay off the majority of my medical debts. I owe a huge thanks to YMCA for playing a crucial role in making this happen. Being able to exercise there on a reduced (50%) monthly membership fee, I was able to take my mind off things, release my day-to-day stress, and maintain my physical health. Attending the yoga session at the main YMCA studio on some Saturday mornings helped me immensely with improving my concentration, respiration, energy and metabolism. The benefits of my fitness routine at YMCA combined with a healthy diet was reflected in my improved blood and liver function test results.

I do believe in the age-old proverb that a healthy body is the key to a healthy mind. Even though my research demands a lot of mental exercise, I cannot perform it efficiently without any physical exercise, which has also helped me recover from a serious health condition.

Since I am now at a better place financially than before, I believe that I will no longer need to apply for financial assistance from YMCA in the near future. But I will never forget YMCA's part in helping me out financially during my toughest days, when I needed it the most. The service rendered by YMCA to its members in difficult financial situations as mine or worse, is indeed commendable. It can truly uplift the spirit of these individuals, an experience I gathered firsthand. So, needless to mention, I feel proud and honored to be a part of the YMCA family.

Best Regards,
Sid