EMERGENCY DONOTHON

TLDR: Cost of repairs on my vehicle is too much. I need to replace the o2 sensors and catalytic converter on my vehicle.

I apologize for the lack of streams and content. I've been dealing with a few personal irl things and have had my attention in other places. One of the issues being transportation to and from work. We have an older car that's been in and out of the shop for a while. It isn't in great shape. However, it keeps me employed and has gotten me to where I need to go.

This last visit has been nothing but a headache. We went in due to a check engine code it was throwing for the o2 sensors failing. The cause of the sensor failure has been found to be from the catalytic converter failing.. Sadly this is something my warranty company will not cover, and my deductible rate has also been taken away due to the diagnostic being the cause of a failing part- that isn't under warranty. Instead of the \$50 deductible it would've been, it has now been shot up to \$300.. Which doesn't include the price to install and replace all of the necessary parts. Which would be the o2 sensors and the catalytic converter. To replace these parts is \$3000.. Without including the labor. Unfortunately I can't afford this. I've been working and saving as much as I can, but this vehicle has been a money pit that has taken a lot of resources out of being able to save for emergencies like this.

We've taken a lot of time to discuss options and there aren't very many that would absolve us of the issue at hand or without putting us into major debt. One of the options we discussed would be to trade in this vehicle, however it is still being financed... This vehicle is a 2012 kia that we got during covid bc it was our only option under 15k that we could immediately start working again and afford payments comfortably. There is still 9k left on the loan with the blue book value only being about \$1,600 . If we were to trade in and get a more reliable vehicle we would still be looking at a large amount to pay off, or to be rolled over into a new loan. Adding roughly \$7,500 onto a new loan isn't something we could comfortably afford due to how it would affect our monthly payments.

I know this is a huge ask for help, and truly wish I could cover the costs by myself. However, without throwing myself into debt over a car I'm unsure that will last more than a few more years. I am asking for help.

I will be discounting my art comms on VGen and opening up some new services. A new goal will also be posted on my Kofi if you would like to help donate directly. I appreciate you taking the time to read through this, and hearing my situation. Anything helps, even just spreading the word.

Thank you.
-Bubbleslauren

Kofi donation Link: https://ko-fi.com/bubbleslauren

VGEN: https://vgen.co/bubbleslaurenn

Twitch Link: https://www.twitch.tv/bubbleslauren
Other socials: https://bubbleslauren.carrd.co/