“She would give anyone anything she could.” — Glen Carter, 33.

Maybe she poured you a cup of hot coffee, right before you rushed off to catch your afternoon train. Maybe you noticed her huddled over an empty table in the station, dozing in the lonesome hours between one shift and another.

Her name was Maria Fernandes. She was 32 years old. And long before her face flashed across the evening news, she worked amid the throngs of passengers in the heart of Newark’s Pennsylvania Station, serving pumpkin lattes and toasted bagels, and dreaming of life somewhere else.

She dreamed of the bustling streets of Los Angeles and the leafy towns of Pennsylvania. She dreamed of working two jobs, not three. She dreamed of sleeping, really sleeping, for six or seven hours at a stretch.

But dreams rarely pay the rent. So Ms. Fernandes worked three jobs, at three Dunkin’ Donuts stores in northern New Jersey, shuttling from Newark to Linden to Harrison and back. She often slept in her car — two hours here, three hours there — and usually kept the engine running, ready in an instant to start all over again.

The last day of her life was no different. She got off work at 6 a.m. on Monday, Aug. 25, and climbed into her 2001 Kia Sportage, officials from the Elizabeth Police Department said. She was dreaming again, this time about...
taking a break to celebrate a milestone with friends. But first, she told her boyfriend, Mr. Carter, during a brief cellphone conversation, she was going to take a nap.

She pulled into the parking lot of a Wawa convenience store, reclined in the driver’s seat and closed her eyes. The store’s surveillance camera videotaped her arrival at 6:27 a.m.

Detectives would pore over those tapes after her body was found later that day. It was the last image that anyone would see of her alive.

“She liked her jobs; she never complained.” — Jessenia Barra, 28.

In death, Ms. Fernandes has been held up as a symbol of the hardships facing our nation’s army of low-wage workers. Her friends say she earned little more than $8.25 an hour — New Jersey’s minimum wage — and passed her days and nights in a blur of iced coffees and toasted breakfast sandwiches, coffee rolls and glazed jelly doughnuts.

You might remember her dark eyes and that smile when she handed your change across the counter. She worked afternoons in Newark, overnights in Linden and weekends in Harrison.

In a statement, Michelle King, a spokeswoman for Dunkin’ Brands, said that Ms. Fernandes’s managers described her as a “model” employee. (Ms. King said she could not say how much Ms. Fernandes earned or describe the specific hours she worked, saying that only the three franchisees that directly employed Ms. Fernandes had that information. Ms. King declined to provide contact information for those franchisees.)

But Ms. Fernandes was more than an emblem of our nation’s rising economic inequality. She was Maria, the bubbly woman who worried about her weight, doted on her pet Chihuahua and three cats and fed cast-aside bits of bagels and bread to the neighborhood birds.

She adored Michael Jackson and his music. And she took pains to help anyone who needed it, regularly paying for coffee and doughnuts for a homeless man, even when she fell behind on her bills. (He showed up at her funeral this month, to pay his respects.)

“She was just looking to start over.” — Mr. Carter.
Starting over isn’t easy when you’re always falling behind.

Ms. Fernandes, who was born in Massachusetts to Portuguese-born immigrants, did not have a college education. She wanted to become a beautician and hair stylist, but didn’t have enough money for cosmetology school.

She took her first job with Dunkin’ Donuts in Linden four years ago, according to the spokeswoman, Ms. King. About 18 months ago, she added the jobs in Newark and Harrison. She never grumbled, said Ms. Barra, a neighbor in an apartment above Ms. Fernandes’s. But it wasn’t enough.

Her landlady, Amelia Resende, said Ms. Fernandes fell behind on her rent a couple of times this year, struggling to come up with $550 a month for the basement apartment in Newark that she rarely slept in. Mr. Carter said that she was hoping to move to Pennsylvania, where he lives.

Ms. Resende said that Ms. Fernandes slept in her running S.U.V. so often that she started keeping a container full of fuel in the back. Mr. Carter warned that this wasn’t safe, but Ms. Fernandes brushed aside his concerns. She couldn’t run the risk of waking up to an empty tank.

“She had to go to work,” Ms. Resende said.

The text landed in Mr. Carter’s phone around 6:45 on her last morning. It was from Ms. Fernandes, who had just wrapped up her overnight shift.

“You can call me,” she wrote.

He called and they talked. She had an afternoon shift ahead and she wanted to exercise before then, if possible. But first, she wanted to sleep.

Mr. Carter thinks now about their dreams of finding a place together in Hershey, Pa.; about her plans to celebrate Michael Jackson’s birthday with friends later that week; about all that was left unsaid and undone.

But on that morning, he just promised to call back later.

It was a Wawa employee, on his way to work, who noticed Ms. Fernandes about an hour after that conversation. She was lying motionless in her S.U.V., which was parked behind the store, police records show. He said he thought she was sleeping and went inside.

When he finished his shift around 3:30 p.m., the Wawa employee noticed that Ms. Fernandes was still there. This time, though, she was foaming at the
mouth. His manager called 911.

Emergency responders found the gas can open and overturned in the cargo hold and the S.U.V. filled with fumes, in what police said appeared to have been an accident. As commuters streamed by her counter in Newark, Ms. Fernandes was pronounced dead at 5:56 p.m. She was still in her uniform.

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Rachel Swarns would like to hear about your experiences in New York’s work world. Please contact her directly by filling out this brief form. She may follow up with you directly for an interview.

A version of this article appears in print on September 29, 2014, on page A19 of the New York edition with the headline: For a Worker With Little Time Between 3 Jobs, a Nap Has Fatal Consequences.
Although sleeping at work has long been frowned upon for federal employees, it had never been explicitly banned until now. "All persons are prohibited from sleeping in federal buildings, except when such activity is expressly authorised by an agency official," said a directive ordered by the General Services Administration earlier this month. Other countries have less of a stigma around napping. In Japan, companies are installing sound-proof pods to encourage workers, who put in long hours, to get some rest. That idea is beginning to take off here, but slowly. Ben & Jerry's has a nap room at its headquarters. Nappers are required to remove their shoes and are limited to 20 minutes for snoozing. Ill workers who need more sleep will be sent home. Over time, as the services are performed, the Deferred Revenue balance "turns into" real revenue on the Income Statement. What's the difference between accounts receivable and deferred revenue? Accounts receivable has not yet been collected in cash from customers, whereas deferred revenue has been. Accounts receivable represents how much revenue the company is waiting on, whereas deferred revenue represents how much it is waiting to record as revenue. How long does it usually take for a company to collect its accounts receivable balance? Generally the accounts receivable days are in the 40-50 day range, though it's higher for companies selling high-end items and it might be lower for smaller, lower transaction-value companies. I have had a bad relationship with sleep from a young age, so my answer shouldn't be taken as seriously as others. I would recommend doing a relaxing activity about an hour before bed. I would recommend taking a warm bath, as this will raise your body temperature and allow it to slowly decrease, which helps with sleep. I think that all should do the job.