

REMINDER

citizens
advice

Bath &
North East
Somerset

We recently sent you a bill but haven't received payment yet.

The amount of £359.11 is now overdue.

This may have been a simple oversight, but I need you to pay the bill within 10 days.

Helping a disabled client get free of debt

Why was our advice needed?

A disability meant Shaun could no longer work and his wife, Lucy, had to care for him full-time.

The fall in household income from not working caused:

- £6,500 of debt to build up
- A county court judgement against them
- Their wellbeing to deteriorate.

With impending rises in fuel bills, they could no longer see a way forward. So, they turned to our charity for help and spoke to Jenny, a debt caseworker.

How did we improve things?

Jenny worked with the couple for five months, helping them to get hold of their finances. She reduced their outgoings, increased their income and got them on a debt management plan.

This required Jenny to:

- Conduct a debt assessment, identifying priorities and non-priority debts
- Convince the water supplier to reduce the couple's repayments to £5 a month under the Assist & Restart Scheme
- Get the Council's Welfare Support team to clear the couple's rent arrears
- Ask the DWP to pay the housing part of their Universal Credit directly to the housing provider, reducing the risk of future arrears
- Get them on an affordable and sustainable Debt Management Plan for non-priority debt
- Maximise their benefits
- Apply for grants from St Monica's Trust and British Gas
- Give them a pre-payment meter fuel voucher.

What difference did we make?

Shaun and Lucy were able to start building a financial cushion to deal with rising energy costs, because we:

- Reduced their bills
- Increased their income
- Helped them to manage their ongoing finances.

This effort took away their stress and supported their wellbeing.

The couple had this to say about Jenny's hard work, **"We really can't believe everything you have done for us; you've been amazing."**

Even though Shaun and Lucy are in a better financial situation, we've made them aware that we are here if they ever need us in the future.

Priority debts are things like water bills, council tax and rent.

Our charity's debt team is funded by St John's Foundation, with additional support coming from Bath Building Society. The team helps people improve their circumstances by reducing and managing their outgoings and increasing their income.



You can support our charity or find out more about the services we provide by visiting our website
www.citizensadvicebanes.org.uk

If you have an issue you'd like help with call our Adviceline
(Freephone) 08082787897
Mon to Fri 9.30am - 2.30pm

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