



Mo's Story

Mo is a gardener, so he earns less money over the winter because the people he works for don't have as much work for him to do.

Normally he saves money during the summer so that he can keep paying his bills over the winter.

But this year, an unexpected event meant that he didn't save as much as he normally does. As a result, Mo began to miss paying some of his bills.

We wrote Mo a letter asking him to get in touch to discuss his options.

When Mo called us, we listened to his story and talked through all his finances in detail. With spring just around the corner, Mo was confident that his earnings would be higher very soon.

Because we could see that Mo's issue was temporary, and that he was making an effort to address the issue, we were able to apply a 60-day 'breathing space' to his account, during which there would be no demands for payment.

We worked out together that Mo would be able to clear his debt during the summer by paying back a little each month.

We were also able to give Mo details of organisations that could help him manage his finances better if a similar situation ever happened in future.

Mo kept in touch with his lender throughout the process, and now he has cleared his debts and has his finances back under control.

*The name has been changed, but this case study is based on a real life customer experience. Any options we may suggest will be based on your individual circumstances.



Are you in a similar situation to Mo? Please call us to talk on
0345 604 0860

www.ascent.co.uk

If your household income has reduced, you may be finding it difficult to manage your finances. For free and impartial debt advice, you can contact one of the following organisations:



www.stepchange.org
0800 138 1111



www.payplan.com
0800 280 2816



www.nationaldebtline.org
0800 808 4000



www.moneyadvice.service.org.uk
0800 138 1677

If financial worries are affecting your mental health, the following organisations can help:

Mind: www.mind.org.uk

SANE: www.sane.org.uk

The Samaritans: www.samaritans.org

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