

Do you  
need help  
and advice  
to deal  
with debt?

**You are  
not alone.**



**Theresa\*** lives in a rented house with two of her three children. When her son moved out a few months ago she began to struggle to pay the bills without the money he gave her. On top of that she had a reduction in the hours she works as a carer.

**We helped her work out her own budget (how much money she earns and how much essential things like rent and food cost her). Using this information we asked her creditors to agree a plan to pay back her debts in amounts she could afford. Which they did. We also advised her to apply for Housing Benefit and a Council Tax reduction as her son had now moved out.**



**Baako\*** has a digestive illness and chronic depression. He finds it difficult to concentrate and gets muddled easily. He was behind with his gas bills, his rent and had a penalty fare from Transport for London (TfL).

Our advisers checked Baako's rent arrears and found the amount was wrong. We got this corrected and negotiated a repayment plan that Baako can afford.

**TfL agreed to write off the penalty fare due to Baako's severe ill-health. We managed to reduce Baako's gas arrears with a successful trust application and he is now able to pay his gas bills.**



**Adya\*** is partially sighted and has severe depression. She had been visited by bailiffs who were sent by the council to collect outstanding Council Tax arrears. Due to her health issues, we visited her at home where she lives with her partner and their children.

**We checked and found Adya was entitled to other benefits that she hadn't claimed and arranged help for her to do this.**

**Next we negotiated with the Council Tax department who agreed to stop the bailiffs' action and accepted small regular payments towards the arrears – these payments were also reduced by the benefits due to her family.**



If you're in a similar situation,  
it's important that you **take action** to  
stop things getting worse.

**Our expert debt advisers can help you;**

- ✓ work out whether you actually owe the money you are being asked for. (If you don't owe the money our advisers will help you explain this. If you do owe the money they'll help you work out how much money you owe).
- ✓ work out your personal budget (how much money you have coming in and how much you spend on rent, food etc.) and see how much you have left over to pay towards your debt
- ✓ see whether there are any benefits that you can claim to increase your income
- ✓ identify the most important debts - the ones you need to start paying off first
- ✓ develop a plan to pay off your urgent and less urgent debts (less urgent debts are where the creditor hasn't got extra powers to make you pay e.g. they cannot take your home)

**Our advice is free and independent.**

**You can get in touch to make an appointment by;**

- calling us on **0808 164 2480**. This number is free from mobiles and landlines.
- or by emailing us at **info@Capitalise.org.uk** (This email is to request an appointment only).
- or by visiting our website **www.toynbeehall.org.uk**



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