

Citizens Advice Rural Cambs (CARC)

Case Study

Summary

Client, 25, is single and lives in two bedroom social housing accommodation. He has two children who live with their mother but visit regularly.

Client works full time and gets intermittent overtime; this causes problems with budgeting because when he does not get overtime he struggles to meet all his expenses.

Client has applied to go into the army to get a better life, but informed that he needs to deal with his debts before they will accept him.

Issue to be resolved

Client has rent arrears of approximately £200 and TV license of approximately £60, which he is paying back.

Client has non-priority debts of just over £19,000 consisting of insurance, mobile phones, unsecured loans, credit cards, etc.

Client was also struggling to pay for his heating.

Action taken by CARC

We contacted creditors to find out the extent of client's debts.

We gave client a food voucher (£35), which released enough money for him to be able to pay his Debt Relief Order (DRO) fee (£90).

Client was eligible for a DRO, this was submitted by CARC DRO Intermediary and subsequently approved.

Citizens Advice Rural Cambs is the operating name of Rural Cambs Citizens Advice Bureau Ltd

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A Staywell grant for £300 was successfully applied for, enabling client to put it onto his electricity and gas payment cards, so that he, and his children when they came to stay, could keep warm and cook.

Outcome

Outcome achieved because of actions taken by CARC on behalf of client:

- £300 Staywell grant awarded to help with heating and cooking
- £35 Food voucher given to assist with buying food and allow him to pay the £90 DRO
- £19,222 of debts written off through DRO
- Client received a call to say that he may be able to go into the army at the end of April.
- Client is now able to go into the army knowing that all his debts are cleared.
- He has enough electricity to provide heating and cooking for when his children come to stay.
- Client said that he feels a great weight has been lifted from his shoulders and that he can move forward with his life again.