



# Julie's Story

Julie owns a small graphic design consultancy, employing two other people.

A few months ago her business ran into cash flow problems due to a number of clients not paying her on time.

So she could afford to keep paying her staff, Julie missed a number of mortgage payments.

She then got a letter from us asking her to get in touch.

When Julie called us, we listened to her situation and told her about organisations that could support her in dealing with her cash flow issues.

We calmly talked her through what would happen next if she continued not to pay her mortgage.

Julie then contacted Business Debtline, and with their help, she was able to reclaim the money she was owed.

We then worked with her mortgage lender to organise a plan for Julie to catch up with her missed payments. She is now back in control of her finances.

\* 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.

If cash flow problems have put you in debt, the following organisations can help:

**Business Debtline** - [www.businessdebtline.org](http://www.businessdebtline.org)  
**The Money Advice Service** - [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

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

**Mind**: [www.mind.org.uk](http://www.mind.org.uk)  
**SANE**: [www.sane.org.uk](http://www.sane.org.uk)  
**The Samaritans**: [www.samaritans.org](http://www.samaritans.org)



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

[www.ascent.co.uk](http://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](http://www.stepchange.org)  
0800 138 1111



[www.payplan.com](http://www.payplan.com)  
0800 280 2816



[www.nationaldebtline.org](http://www.nationaldebtline.org)  
0800 808 4000



[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)  
0800 138 1677