



# Robert's Story

71-year old Robert is retired, but he still has a couple of years left on his mortgage.

Robert's wife had always been the one who had looked after the couple's finances, but she sadly died a few months ago.

Although Robert could still afford to pay his bills, due to grief at the loss of his wife, he began to struggle to stay on top of organising his money.

After he missed a couple of mortgage payments, he got a letter from us asking him to get in touch.

When Robert gave us a call, we listened to his situation and put him at ease. We could see that Robert had always paid his bills on time before his bereavement, so we worked with his lender to agree a plan for him to pay back his missed payments a little extra each month.

We also helped him set up a direct debit, which gave him peace of mind that he wouldn't miss payments in the future.

We were also able to give Robert details of organisations that could support him with his grief, and help him manage his finances.

**Robert has now cleared his debts and has his money 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.

If bereavement is affecting your finances or you just need some general support, Cruse Bereavement Care can help: [www.cruse.org.uk](http://www.cruse.org.uk)

Age UK exists to help older people when they need support: [www.ageuk.org.uk](http://www.ageuk.org.uk)



Are you in a similar situation to Robert? 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.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)  
0800 138 1677

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