



Sean's Story

When 62-year old Sean, an engineer, was made redundant, he'd never been without a job before.

He was feeling a bit embarrassed, and because of his age, he was finding it harder than he expected to get another job, despite trying very hard.

Sean started to use his savings to pay his mortgage.

Eventually they ran out and he began to miss payments, so he got a letter from us asking him to get in touch.

When Sean gave us a call, we listened to his situation and put him at ease. Then we went through his bills and expenses together and had a chat about how he might be able to pay his mortgage and stay in his home.

We asked Sean if he'd thought about claiming benefits, which he had never done before, so we gave him the websites and telephone numbers for organisations who could give him advice.

Sean then contacted Citizen's Advice and with their help, he was able to claim benefits that allowed him to start paying his mortgage again.

Sean got a job a few months later and is now back on track with his 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.

For advice on claiming benefits, [Citizens Advice](http://www.citizensadvice.org.uk) can help - www.citizensadvice.org.uk

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



Are you in a similar situation to Sean? 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