**Money Sorted - Case study for Bethany**

In the summer of 2017 Bethany\* was referred to Money Sorted by a Support worker working for another charity. At the time of accessing the project she was struggling to afford basic essentials eg food and was accruing significant rent arrears, and multiple smaller debts. Bethany had TV licence although she had previously been prosecuted and so was at risk of a large fine. The impact of her financial situation was having an adverse effect on her deteriorating health leaving her feeling low, anxious and unable to cope.

Over a period of months Bethany worked with her Personal Navigator to review her existing debts and discuss payment plans. These initial discussions led to the development of an action plan to move forward. Through the agreement of this plan Bethany was supported at a meeting with her Housing Manager to discuss her rent arrears and other tenancy issues. This in turn has led to a successful application to a charitable trust fund to help clear the rent arrears.

Bethany has also been supported by her Personal Navigator to consider an income and expenditure plan. This has in turn helped Bethany to develop a payment plan allowing her to carefully time her payments for utilities and TV licence in sync with the receipt of benefits. Whilst Bethany’s wider financial situation has also been adversely affected by the bedroom tax on her property she was supported to successfully apply for discretionary housing benefit.

Bethany has also received wider support to develop her financial capability and IT skills through access to a Workers Educational Association computer course and the ‘Sound as a Pound’ Money Matters course.

As a result of all this coordinated activity Bethany is now debt free for the first time in years. This has had a significant positive impact on Bethany’s life with her now feeling much more confident and in control of her finances. She is paying her bills on time, and regularly. Her anxiety levels have reduced and her general well-being has improved.

In her own words ‘My Personal Navigator has helped me to deal with my bills. I have found it easier to manage my money. I feel like she has helped me to be in control of my finances. I have learnt to prioritise my spending’

‘Money Sorted in D2N2’ is a three year project funded as part of the Building Better Opportunities programme in D2N2. This project is jointly funded by the Big Lottery Fund and the European Social Fund

For more information on ‘Money Sorted in D2N2’ please contact Emma.Bates@StAnnsAdvice.org.uk

\*This case study has been anonymised to protect participant confidentiality.

 