

Citizens Advice Wakefield District Debt Advice Newsletter

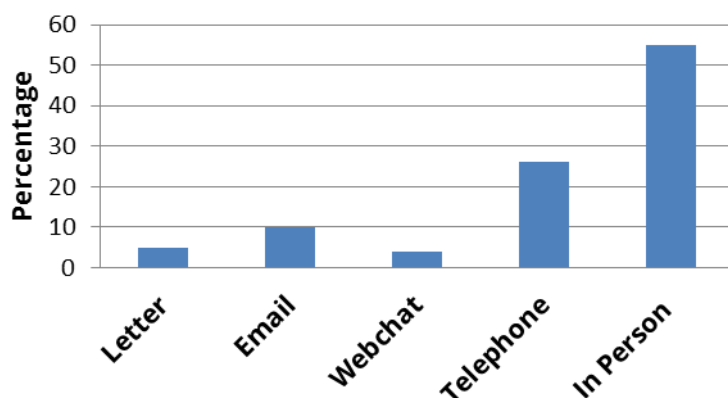
February 2018

TOP 5 enquiry area's

Benefits
Debt/Financial Capability/Legal
Employment
Relationship & Family
Housing

TOP 5—Debt Issues

Council Tax arrears
Unsecured Personal Loans
Magistrates Court Fines
Fuel Debt
Credit/Store/Charge Cards



How do our service users initially contact us?

45% of our service users do not consider themselves disabled whilst 55% consider themselves disabled or managing a long term health condition

Case Study

Client moved into a property in 2015, she had gotten into arrears with her energy supplier prior to visiting us and had attempted to resolve herself unsuccessfully. Up to date meter readings were submitted and a debt of £6110.00 with monthly payments expected of £180 was the result. Throughout the 34 months of being with this supplier client had not renewed tariff so it had reverted to a standard tariff. Via negotiations we were able to get this reverted and backdated to a lower tariff with the debt being reduced by £3343 and more affordable monthly payments of £82 per month. Due to level of debt, changing supplier was not an option.

Research & Campaigning

In the Spring of 2018 the Financial Conduct Authority are going to review high cost credit. This covers companies such as doorstep loans (also known as home credit) and Rent to Own (or hire purchase) companies. Our debt advisers at Wakefield will be feeding in evidence they collect of our clients experience of using these companies to inform the national Citizens Advice response to this review.

If you come across anyone struggling to meet repayments to these companies (or struggling with debt generally) please signpost or refer them into us.

**citizens
advice**

**Wakefield
District**

Our debt service is available to anybody living in Wakefield District regardless of income/assets or level/type of debt. It is free, confidential and independent.

For further information contact mandylarder@wakefielddistrictcab.co.uk