



Susan's Story

When Susan's husband left her and didn't tell anyone where he had gone, her life was turned upside down.

Her husband's wages had always taken care of the mortgage, but he was no longer paying it.

So Susan got a letter from us asking her to get in touch to talk about her options.

When Susan first talked with us, she was determined not to leave her house, as she'd lived there for 20 years. Our advisor worked together with Susan to examine her finances.

Susan wasn't earning enough to get a new mortgage on the same house. As she would not be able to stay in the house, our advisor talked Susan through legal process and what would happen next.

He was also able to give Susan details of organisations that could support her through this difficult time, both practically and emotionally.

Eventually, with the right support, Susan decided to sell the house and buy somewhere she could afford on her own. This would give her enough money to pay all her other bills and have a good standard of living. It would also give her a clean slate for her future.

Staying in her old home would have led to further debt, mounting legal costs and possible eviction, which would not be the best outcome for her in the long term.

*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 emotional and practical support on relationship breakdown, [Relate](http://www.relate.org.uk) can help: www.relate.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 Susan? 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.moneyhelper.org.uk
0800 138 7777

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