



# William's Story

William is a self-employed window cleaner who broke his ankle after falling off his ladder.

Because he couldn't work, he had no income for two months, leaving him unable to pay his bills, including his mortgage.

As a result, he got a letter from us asking him to get in touch.

When we talked to William, we found out that he expected to be fit to work again soon. So we were able to work with William's lender to set a short term plan, where he paid a small amount for a few months, before resuming his normal payments once he was back on his feet.

If William hadn't got in touch with us, we would not have known that he expected to be earning again soon.

Without this information, his lender may have decided to start legal action rather than sorting a payment plan for him.

So it's always best to give us a call.

\*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 financial worries are affecting your mental health, the following organisations can help:

Mind: [www.mind.org.uk](http://www.mind.org.uk)

SANE: [www.sane.org.uk](http://www.sane.org.uk)

The Samaritans: [www.samaritans.org](http://www.samaritans.org)



Are you in a similar situation to William? 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.moneyhelper.org.uk](http://www.moneyhelper.org.uk)  
0800 138 7777

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