

Joe is a fisherman who contacted SAIL with several debts. Joe lived with his partner Anna who was pregnant and they were finding it difficult to manage. Although they had a regular wage they just couldn't budget. They got behind with bills and ignored letters from creditors. The situation was getting out of control.

SAIL got in touch with all the creditors and asked them to hold off further action. We looked at how to maximise their income and helped Joe apply for working tax credit. We showed them how to draw up a weekly budget and negotiated realistic repayments towards arrears. When the baby was born we helped them apply for Child Tax Credit and Child Benefit.

SAIL has made a huge difference to Joe and Anna. Without our advice they would have just got deeper into debt. Now they know how to manage their money and save a small amount every month, something they never imagined they could do.



WE CAN HELP WITH ALL KINDS OF MONEY AND DEBT ISSUES INCLUDING

- Rent or mortgage arrears
- Debts with credit cards, overdrafts, loans and catalogues
- Bailiffs
- Council tax arrears
- Bankruptcy
- County court action
- Utilities and other household debts

We also give advice and support on debt to caseworkers and other people supporting seafarers and their families. And we provide training on financial capability issues. Please call on **08457 413 318** or email admin@sailine.org.uk to find out more.

SAIL provides a full advice service on a wide range of subjects including: welfare benefits, tax credits, housing, employment, pensions, consumer, immigration and family issues.

Greenwich Citizens Advice Bureau Ltd
Company Limited by Guarantee
Registered number: 3346379 England
Registered Charity number: 1064404



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Fax: 020 8269 0794
Admin Tel: 020 8269 0565
Email: admin@sailine.org.uk
Website: www.sailine.org.uk



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ARE YOU WORRIED ABOUT MONEY OR PAYING THE BILLS?

ARE YOU A SERVING OR RETIRED MERCHANT SEAFARER, FISHERMAN OR DEPENDANT?

DO YOU HAVE DEBTS?



SAIL CAN HELP

- We have a dedicated money and debt advice service
- We can help you manage your money and check your entitlement to welfare benefits and tax credits
- We give free, confidential advice if you are in debt



A service operated on behalf of the Seaman's Hospital Society



HOW WE HELP OUR CLIENTS

Michael was in the Merchant Navy for 17 years. He left to look after his wife Jane when she became ill. Then he lost his job and got behind on his mortgage. And he had other debts. He hoped to get back to work soon but he and his wife were under a great deal of stress.

Michael called SAIL for help.

His mortgage arrears were a priority so we contacted the mortgage provider and they agreed not to take further action. The interest is now being paid through Job Seekers Allowance. We got in touch with non-priority creditors and arranged token repayments of the debts. And we asked a maritime charity for help too.

Then Jane's health deteriorated so we advised her to apply for Disability Living Allowance and suggested they contact the Motability Scheme. The applications have been made, the stress and strain has been lifted and Michael and Jane now sleep peacefully at night.

SAIL TIPS FOR MANAGING YOUR MONEY AND AVOIDING DEBT

- Work out your income and spending and find ways to save
- Be realistic about what you can afford
- Give yourself a budget and stick to it
- Use standing orders and direct debits for regular outgoings such as rent or mortgage
- Try to save something every month to cover any emergencies
- Don't take out credit unless it's cheap, for example, interest free
- Pay at least 10 per cent off your credit card balances each month
- Before borrowing, think how you'll manage if rates rise or you lose your job or get sick

WHAT TO DO IF YOU'RE IN DEBT

- Don't panic, but don't ignore the problem – it won't go away
- Don't be tempted to take on more credit or put more on existing credit cards
- Let your creditors know you're having problems as soon as they occur
- Don't pay the person shouting the loudest - pay mortgage or rent, council tax and utilities first
- Make sure you're getting any benefits or tax credits you may be entitled to
- Is there anything you can cut down on? Be realistic or you won't stick to it
- Work out precisely how much you can really afford to repay creditors
- Open all your mail and if court papers arrive get advice on how to respond to them
- If you have a court hearing regarding your mortgage or rent, make sure that you attend
- **Don't pay for advice - SAIL gives it free**

