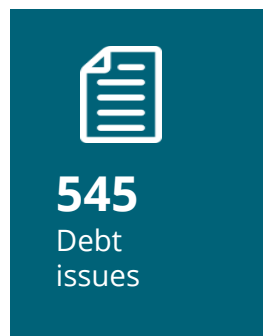
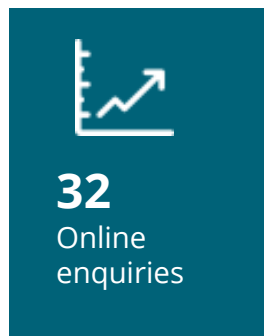
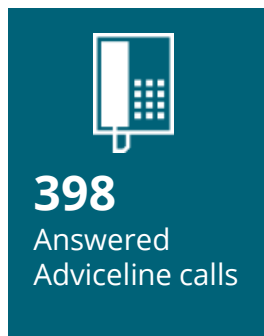
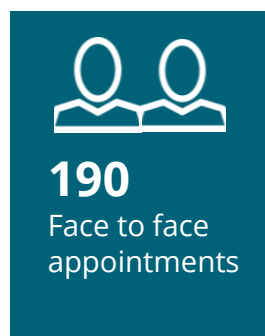




News Summary: Winter 2018

A look back at the last quarter*



Top 3 issues

Financial Capability 33%, Benefits & tax credits 17%, & Debt 14%



100%

of clients said they would use Citizens Advice High Wycombe again

*Data from Oct.- Dec. 18

How we do this



5 locations

Including the town centre and four outreach locations



71

dedicated local staff and volunteers



£237,139

estimated worth of donated time per annum by our 54 volunteers

The difference this makes



2 in every 3

clients had their problem solved



4 in 5

clients said advice improved their lives, including reducing stress and improving finances



£13.12

benefit to our clients for every £1 invested in our essential community service**

**These figures are taken from a Treasury-approved national methodology applied locally, see: *Modelling the value of the Citizens Advice service*. www.citizensadvice.org.uk

All of this benefits individuals and society

Dealing with Debt

Jennifer's * health issues led to a leg amputation and permanent wheelchair use. She has made special modifications to her rented accommodation that enable her to live independently with some help from her daughter. She has always received Housing Benefit to cover all of her rent, but when the under occupancy charge was introduced in 2013, she had to make up the shortfall from her fixed income. Eventually she found herself in rent arrears and facing the risk of eviction.

Jennifer was finding it difficult to cope with the risk of eviction and such large debts while undergoing operations and hospital stays, and desperately needed help to find a way forward and enable her to focus on her recovery. When Jennifer came into Citizens Advice High Wycombe we reassured her that we would do everything we could to enable her to manage her debts.

Due to Jennifer's vulnerability, our casework team took up her case and contacted all of her creditors to build an accurate picture of how much she owed, what her income and expenditure was and how much she could realistically afford to offer her creditors. Following our advice, Jennifer put in an application for a Debt Relief Order (DRO) and used her spare income to negotiate a payment plan to clear her rent arrears and avoid eviction. (*Name has been changed)

Jennifer said:

"I was down and out and didn't know which way to turn, now I feel like a choke chain has been lifted from around my neck. I feel much better knowing that there is someone to talk to about my problems and would advise anyone to talk to Citizens Advice."

Our Supporters



MARLOW TOWN COUNCIL



To Get Advice:

Self Help: - www.citizensadvice.org.uk

Information and guidance to help you find a way forward can be found on Citizens Advice's website.

Call Advice Line: - 0344 2451289

Lines open: 09:30 – 16:30 Monday – Friday

Drop-in

A limited service for those who have difficulties using the telephone or computer:

Monday	10:00 – 12:30 & 13:30 – 15:30
Wednesday	10:00 – 12:30
Thursday	10:00 – 12:30

An appointment (if necessary) can only be made after a short assessment with an adviser by phone or at Drop-in

Pre-booked appointments

Monday – Friday	10:00 – 16:00
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Outreach locations

Marlow Library, The Princes Centre in Princes Risborough, Risborough Library and Wycombe Women's Aid.

Join our team

If you know of anyone who is interested in volunteering with Citizens Advice High Wycombe; please get in touch with us on 01494 448281 or by emailing office@hwcab.org.uk www.highwycombecab.org.uk