

# Paperweight Perspective

## The best-laid plans...



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Our Jewish community, unlike the stereotypical portrayal of our people as all affluent and comfortably off, is

experiencing a major upturn in household and personal debt. At Paperweight we see the effect of the current crisis on Jewish individuals and families and as Shakespeare's Shylock said, 'If you cut us, do we not bleed'

If you are feeling as though you've reached the point of no return with your debt or you're just really lost on where to start, don't be afraid to seek help. Paperweight can and will help sort out your debt problems. We will advise and empower you to overcome what you see as an impossible situation.

Sometimes the shame you are feeling about your financial situation will cause you to avoid it altogether. This will only escalate your predicament. Take proactive steps to gain control of your finances by making the initial phone

call to Paperweight where a compassionate voice will understand and start the process of helping you back on the straight and narrow and all in the strictest of confidence.

We understand that this first step is not an easy step to take, but an important one in your journey to overcome debt. By contacting Paperweight and unburdening yourself from the understandable shame you are feeling will allow us to support you and help you. You will feel like a weight has been lifted from your shoulders.

Debt can be caused by a variety of factors, sometimes we spend more than we can afford. Some of these circumstances are just a result of everyday life and situations that many of us will encounter. The ease of swiping your card without even remembering the PIN number has made

life so much easier but so much more dangerous.

Mr. Micawber confidently states in Charles Dickens David Copperfield: "Annual income twenty pounds, annual expenditure nineteen pounds nineteen shillings and six pence, result, happiness. Annual income twenty pounds, annual expenditure twenty pounds and six pence, result, misery."

Keeping a close eye on your finances and managing your money effectively, sticking to a budget, and regularly meeting debit payments and bills are all helpful ways of ensuring you don't fall into debt. However, we at Paperweight know that a Jewish life is not always like that. We will not lecture you on your mistakes, we will help rectify them. We understand when Shabbat/Yomtov creeps up and you need to make sure you have what you and

your family need. Perhaps a bill will have to wait to be settled and so the spiralling starts.

A variety of issues can cause debt. Some causes may be the result of expensive life events, while others may stem from poor money management or failure to meet payments on time.

Some people on lower income jobs may find it hard to meet their bills or put money into savings because there isn't any money left at the end of the month. This inevitably, can leave you in a precarious situation should you face a large bill or unforeseen payment.

Perhaps as a couple, you get used to having two incomes, then you start a family or chas v'shalom, a relationship breakdown occurs or unforeseen illness or bereavement. At Paperweight we know life is not always as we planned it to be.

We can help you with budgeting and to get on top of your debts before they get on top of you. If you find you are overstretched and need some compassionate friendly advice. If you lie awake at night worrying about how you'll pay off all the credit card debt you've accumulated.

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**We can't  
take away  
the grief,  
but we can help  
with some of  
the chaos that  
comes with it.**



After a bereavement, whatever your administrative, legal or financial problems, our caseworkers, based in London, Manchester and Gateshead, have the expertise to help. And it's all free of charge.

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