

**paperweight**

Guide. Advocate. Resolve.

Financial Guidance

**“Organising my finances was very scary. Paperweight gave me faith in myself.”**



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To access our free services or to make a donation to support our work, please call **0330 174 4300**; email **info@paperweight.org.uk** or visit **paperweight.org.uk**

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**“I didn’t know where to turn. The brown envelopes kept coming through the door, containing demands in ever fiercer language.”**

– Simon, Paperweight client

## **We’re here for you.**

We’re here to help you sort out financial, legal or administrative matters when you’re finding it difficult or impossible to cope. Often people come to us at a time of crisis – for example after a bereavement, during separation or divorce, or when trying to cope with increasing frailty. The burden of dealing with the practicalities of paperwork and bureaucracy can start to feel intolerable – we are here to help anybody in the Jewish community who feels the pressure is just getting too much. Our service is free of charge.

Paperweight offers time, guidance, confidentiality, experience and a good deal of common sense. Our aim is to steer you towards independence and give you the confidence to carry on with your life.

## **Money troubles can be a lot more manageable with Paperweight in your corner.**

Let’s face it, we all think that if we had just that little bit extra, our money problems would disappear, but at Paperweight, we have found that workable solutions to financial problems present themselves regardless of current highs and lows, providing there is a co-ordinated effort to understand and manage the issues.

**Paperweight is here to help you to do just that.**

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Call our Helpline today on **0330 174 4300** or email **[info@paperweight.org.uk](mailto:info@paperweight.org.uk)** and we will take you through everything you need to know.



## Financial

# An unbiased approach and a helping hand.

Paperweight's hallmark is one of proactive involvement. We will hold your hand and work through everything together until you are on a more stable footing. But we will ask you to help us help yourself with necessary history and accurate information.

These are some of the areas we can help with:

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### Debts

Debts don't go away by ignoring the demand letters, texts or telephone calls – and worse, if you simply don't have access to funds, that debt will climb and climb.

Paperweight will work with you to face your creditors and present an accurate Statement of Affairs and with as much reasoned explanation as we can invoke, arrange repayment of some, or all, of the debt at a pace which suits your finances.

We are the only Jewish charity to be accredited by the Financial Conduct Authority (FCA) which means we are also permitted to discuss and negotiate 'regulated' debt which includes mortgage and credit card providers.

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### Budgeting, Bills and Being Organised

Whilst in the midst of the battle to minimise the pressure of debts, our trained team will also help you get to grips with your overall financial picture – looking at money coming in and going out, helping you to decide on true priorities and what to forego until matters improve.

We are not going to change the spending habits of a lifetime, but we will give you the tools to improve the calamity which is your present financial predicament. We will explain the approach which should suit you and your circumstance and may well keep you above the waterline.

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### Solutions and Trust

Paperweight doesn't have all the answers, but we have seen a very wide variety of situations and very few have not been improved to some degree.

Personal finance is a very private affair, but if you trust us to enter your world, we will repay that trust with diligent attention, a compassionate approach and most crucially, a fearless barrier to creditors.

Simon didn't know where to turn. The brown envelopes kept coming through the door, containing demands in ever fiercer language. The years of tax returns he hadn't submitted. The bills. The £50,000 of credit card debt.

He would put them in a pile and try and forget about them. This had been coming for years, ever since he'd lost his well-paid job. His next job paid a lot less. He covered the gap with credit cards and then juggled the repayments – using one credit card to pay the minimum payment on another.

What made everything harder was that Simon has Asperger's Syndrome and ADHD, which means he finds it very difficult to focus and to keep track of things.

He recalls: *"I couldn't see any way out of where we were, I really could not. I could only see it ending in absolute disaster, be it divorce or even myself just having had enough."*

At this point, Simon saw a small ad for Paperweight – a chink of light.

*"I called and they sent someone round; Henry. He really wanted to help. Henry empowered me to make decisions by clarifying all my options and making sure I understood everything. He supported and encouraged me and held my hand through all the stages and together, we worked through everything".*

Henry helped Simon negotiate with the credit companies (to waive some of the debt and to start repaying the rest with small, affordable payments). He also found a much cheaper mortgage and helped Simon and his wife, Amy, to budget so that they were living within their means.

For Simon, Paperweight's help has been life-changing. *"Paperweight were fantastic because they helped me when I was in complete despair. They gave me the inner belief that I could move forward."*

***"The scariest thing in the world can be the next bill that comes through the door."***

