HAVE YOU EVER?

How can we help you and your colleagues?
Use this exercise to find out.
INSTRUCTIONS

The idea of the ‘Have you ever...?’ exercise is simple. It outlines just some of the ways we can help in situations, which we probably all have some experience of.

There can be times in life where, if we don’t have access to resources or support, an unexpected event can have a negative impact.

The aim is to raise awareness of everyday circumstances that can happen to any of us and how we might be able to help.

How do I do it?

Give each person participating one Yes/No card. Start each question with “Have you or someone you’ve known ever...”.

Read the statements out one at a time and ask people to show their answer (either “yes” or “no”) on their cards. Then ask them if they think we could help in this situation and how.

Once people have answered, read the supporting statement detailing the help we may have been able to provide.

Repeat for each question.

* It’s important to mention that any financial support given would be subject to a full financial assessment.
Have you or someone you know ever...

had to move house due to a relationship breakdown?

We may be able to help with pre-tenancy costs, removal costs or with buying essential household items for a new home.

Although we aren’t able to help with the costs related to buying a house, we can offer wellbeing support and access to Relate counsellors.

There is also a lot of practical information available on our website e.g. how to access mediation or what your housing options are.
Have you or someone you know ever...

received a payment reminder for a utility bill or incurred charges through the use of a credit card?

We are receiving more and more requests for Money, Debt and Budgeting Advice. Our trained advisors can provide confidential, impartial money advice and guidance tailored to your situation, including exploring the options available to help you deal with debts.

We may also be able to help financially with utility bills and other priority payments. Although we cannot pay consumer credit debts, we can advise on options for dealing with these.
Have you or someone you know ever...

had to budget for a reduced income due to sickness absence from work, or a partner’s reduced hours or even unemployment?

Trying to manage with a reduced income can be difficult. Our online Budget Calculator makes it easier for people to identify financial difficulties, whether they need further help and importantly, where to get it. This is great for those who want a clear picture of their financial situation and advice on how to best manage their finances.

We are aware that reduced income can be extremely stressful, particularly if this is due to long-term sickness or unemployment. So again, we are able to offer wellbeing support to help people through difficult times.
Have you or someone you know ever...

experienced tensions and arguments in a relationship?

Relationship difficulties no doubt affect us all at certain times. We can offer support with relationships (not just spousal but also family, friends or even co-workers). We can provide access to trained Relate counsellors via Live Chat through our website.

We can also provide support and advice on issues of domestic abuse, relationship breakdowns and advise on legal implications and there is information on our website to support you.
Have you or someone you know ever...

had to seek legal advice about access to children after a separation?

We can offer access to initial legal advice through our partnership with Law Express.

Although we are not able to help with legal costs, we can look at supporting you financially in other areas, if paying legal costs have had an impact on your finances e.g. falling behind with bills.
Have you or someone you know ever...

provided care for a family member or friend?

The number of carers in the UK is rising. For those that are working the Carer’s Passport provides a way of informing your employer of your caring responsibilities, the impact these may have on your work and what reasonable adjustments may be required to ensure you are fully supported.

We are also trialling a Carer’s Statement which aims to encourage carers to seek support and enable them to be able to explain their situation to Social Care professionals outside the workplace.
Have you or someone you know ever...

taken out a ‘payday-type’ loan to meet an urgent or unexpected expense?

Although we are unable to assist with payday loans, we can offer money advice and guidance to help get unmanageable debt under control.

If payday loans have caused problems with maintaining priority payments such as rent, mortgage or Council Tax, we may consider helping financially with these.
Have you or someone you know ever...

experienced a death of a partner or a family member?

Our website provides a lot of practical information on dealing with bereavement, including what you should do and who you should notify in the event of the death of a loved one.

We can also consider help towards funeral related costs, this can include sourcing bereavement counselling if needed.
Have you or someone you know ever...

had a broken washing machine?

In the UK, 21 million people have less than £500 in savings and wouldn’t be able to cope with an unexpected cost such as replacing household items.

We can help with purchasing essential household items, such as washing machines, fridges, cookers or beds and mattresses to help people avoid the need for high cost borrowing.
Have you or someone you know ever been so stressed, that you felt you couldn’t cope?

Sometimes a problem shared is a problem halved. Our staff can offer a listening ear and provide access to more formal wellbeing support, including referrals to one of our partner organisations. If the cause of stress is money related or due to relationship problems we can also offer support around these issues.
YES

YES

YES
NO
NO
NO
NO