

All I had to do was pick up the 'phone ...

"For most of us, it is very difficult to ask for help - we believe we should be able to cope with everything ourselves. Because of this, problems are frequently put to one side, to deal with another day. Sadly, another day never comes and the issue just gets bigger and bigger. I know this only too well.

When I eventually contacted CABA at the end of last year, I was under extreme financial pressure. In 1985 I invested heavily in the stock market, but tragically my investments failed due to the effects of the September 11th terrorist activities in America.

At the time of approaching CABA, I had huge credit card debts in addition to tens of thousands of pounds in outstanding loans. My State and Occupational Pensions cover my everyday living expenses but there is little left for much else.

I was assigned a Case Officer at CABA, who was wonderful – he immediately arranged to visit me at home to discuss the various options open to me. Although the Association were unable to assist me with my outstanding debts, the support they gave me was invaluable. They signposted me to a specialist organisation who put me in touch with a Debt Management Agency and, with their help, we negotiated a reduced payment plan with my creditors. The peace of mind and relief this has given me is unbelievable.

I would urge anybody who has a problem, to seek help as early as possible. If I'd contacted CABA sooner, I would have saved myself a lot of heartache – I cannot begin to describe what a difference that call has made to my life."

Mr T

... go on, make that call TODAY, you'll be glad you did!