CARCT Case Study:

The client has number of health conditions both relating to physically and mental health and had to give up work due to these health conditions. The client has 2 dependent children and is in receipt of Universal Credit (UC) with deductions and child benefit.

The client was referred to CARCT for support with a Personal Independence Payment (PIP) tribunal.

On carrying out a financial appraisal the client disclosed that she had multiple debts, adding to her financial struggles.

CARCT worked with the client to support her through the PIP appeal process and provide debt solution advice. Both these tasks required CARCT to advocate on the client’s behalf with her creditors, the Department for Work and Pensions and the Social Security Tribunal service

Initially, the client found it difficult to engage with CARCT but eventually they got her to engage with them.

CARCT supported the client with the completion of the PIP appeal paperwork and tribunal hearing process, which included providing extra evidence to the PIP appeal tribunal and being the point of contact for the appeal paperwork.

The client’s successful PIP appeal was heard in February, where she was awarded the enhanced rate of Daily living and Mobility which equates to weekly payments of £184.03 and a backdated payment of PIP to the sum of £18,000.

Currently coming towards the end stage of the debt advice process and are very close to being able to make an application for a Debt Relief Order, when this happens the client’s debts totalling £15,000 will be written off and her UC deductions will end which will increase her monthly income by £140.00.

Client Quote:

‘I feel more secure and stable I'm not scared by the letters anymore and know that something can be done for mine and my boys futures.’