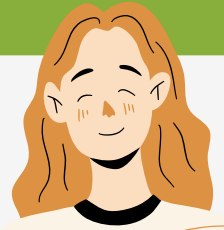


# “WE got us out of debt” - Bob and Penny’s story

Diss food bank, Hope Church

“Thanks to you for getting our brains thinking; you got us out of debt - well, **we got us out of debt** - and now we can live a normal life” *Penny*



Jan 2024

Bob and Penny, a warm and conscientious couple, felt like money was really tight. My work with them started with a financial conversation at Hope Church. Bob was keeping a detailed record of his spending but it was independent of Penny’s. They didn’t have a joined up view of household expenses and the unknown, along with some small debts, were causing worry.

They spent their days in a cabin they had built in their garden as it was easier to heat and insulate than their home. They only retreated back to the house to sleep and were worried about using their really old boiler.

“We have to heat 30 gallons of water just to have a shower which is ridiculous”.

*Bob*

Jan to Apr 2024

We met 4 times over the next 3 months, including twice in their cabin and together we put together a household budget. Bob and Penny read out statements and bills and I typed. We now had a clear view of what was going on.

“Since you’ve been round she’s been through her bank statement and cancelled a lot of her DDs - **she didn’t realise what was going out**. You made her sit up and think!”

*Bob*

May 2024

“You’ve changed my life! I now never go in the red. I am so chuffed with it. I was hopeless before but now nothing gets passed me. No one can sneak anything out of my account. I’ve cancelled Amazon music and a sleep app. I feel brilliant for doing it, you don’t understand the high it gives you to know that people aren’t getting the money they shouldn’t.” *Penny*

July 2024

I see Bob and Penny at Hope Church and over a cuppa they excitedly announce they have a new Combi boiler.

“We feel like we can use the house again. We’ll be living more normally now!”

*Penny*

“You gave us the **confidence** for us to **do things ourselves** and be **determined to get a result** where before we wouldn’t even dare start, would we Bob?!”

