

Julia's Story:

from prominent teacher to bankruptcy



Julia* became a Money Matters client at the end of 2013. This is the story of her journey from prominent teacher to bankruptcy. Julia was made redundant from her Head of Department role in 2011 and her life started to unravel. Not long after the redundancy, her father passed away. He was an important part of Julia's support system. Losing him affected both her and her son deeply. Julia talks about the impact of her father's death:

While trying to manage her mental health and cope with her dysfunctional life, Julia ran up significant credit card debt and secured several loans against her property. She was desperate. She had been diagnosed with Bi-Polar, lost her father, was caring for her disabled son, and was in danger of her house being repossessed due to unpaid mortgage arrears.

'I felt as if I had had a mental breakdown. My GP referred me to a psychiatrist and after many assessments I was diagnosed with Bi-Polar Disorder.'

Julia would often burst into tears during her appointments. On one occasion she began to tear up all the paperwork in her client file. Her psychotic disposition made Julia a difficult client to work with, but it was clear that she was in dire need of help.

'My panic attacks were increasing and my anxiety and stress levels were at their worst, I couldn't see myself ever returning to a normal life. The ongoing money worries were affecting my son's health as well and putting a strain on our relationship.'

The Money Matters team supported Julia on her journey to regaining control of her life.

Anne Riddle, Money Matters Advisor describes what it's been like working with Julia:

'It was wonderful to walk with Julia over the past 18 months of her journey; from the danger of having her house repossessed, petitioning for the right support for her mental health needs, filing for bankruptcy, through to planning a budget that will help sustain her. Julia has been given a new lease of life, a new home, a new beginning and I couldn't be more pleased for her.'

Julia is now working as a part-time fitness instructor and her relationship with her son has improved.

*Julia's name was changed to protect her privacy.

As part of Saltbox's commitment to supporting vulnerable people in the City, the Money Matters service was created to support people experiencing money management problems and/or debt. This confidential service is now offered in partnership with Stoke Foodbank, providing free support and debt advice to Foodbank clients.



SALTBOX



Strengthening Our Communities