



## Shared Sunderland Case Study

Maciej (name changed), originally from Poland, reached out to ICOS for support in August 2023. The client had an existing debt management plan with Step Change designed to help him repay his debts systematically. However, he encountered difficulties that resulted in missed payments. Consequently, Step Change sent him an email warning that unless he took immediate action to rectify the situation, his account and debt management plan would be closed.

One significant challenge faced by the client was a language barrier, which reduced his ability to effectively communicate with Step Change to resolve his payment issues. As a result, he sought assistance from ICOS to navigate the situation.

A Shared Sunderland project worker assisted the client in resolving his missed payment issues. First, the project worker reached out to Step Change on behalf of the client. During this contact, it was revealed that the primary reason for the missed payments was that several payments had not been made as per the agreed-upon debt management plan.

The project worker facilitated a phone call between the client and Step Change to ensure clear and effective communication, addressing the language barrier that had previously prevented the client from addressing the issue.

Through the phone call, it became apparent that the client's existing debt management plan needed to be reviewed and adjusted to accommodate the missed payments and put the client back on track toward debt repayment.

A crucial part of the new debt management plan involved arranging a direct debit for a date following the client's payday, allowing for consistent, automated payments.

Through Shared Sunderland project support, the client's missed payment issues were successfully addressed, and the client's debt management plan was renewed.

This case study highlights the effectiveness of the Shared Sunderland Project in helping individuals overcome barriers and achieve financial stability.