



MINDFUL EMPLOYER+ Debt management case study

An employee was more than £10,000 in debt and was finding it difficult to manage their monthly repayments. This was causing them anxiety and worry at home, and was also affecting their concentration at work.

When the caller contacted the adviceline, they were put in touch with a legal and financial expert who first asked the employee to provide them with an overall picture of their financial situation. This included details of how the debts accumulated, the types of debts, and the priority of each one. Priority debts were then considered, and legal and practical advice was given on how to approach each creditor.

They worked together to prepare a statement of means for the individual's creditors, illustrating their current income and expenditure, and a forecast of when their financial circumstances may change for the better. This was sent under the cover of a standard letter to all their creditors, asking if they could reduce their monthly payments due to their current financial predicament.

As a result, the caller was able to negotiate reasonable repayment terms with their creditors, which alleviated the stress of being in debt. The advisor also provided them with tips on money management for the future to reduce the chances of this situation occurring again.



MINDFUL EMPLOYER+ Family care case study

A full-time employee called in a very emotional state. Her father had recently died, and her mother, who was in a poor state of health and did not live nearby, was finding it difficult to cope on her own.

In addition, the school holidays were coming up, and the caller didn't know what she was going to do with her children. She wanted to make sure that her children were safe and happy and wanted to support her mother, but she also had to continue working and didn't know how she was going to manage these conflicting pressures.

The caller and the advisor spent a long time talking through her concerns and worked out a timetable to break down what she needed to do into a logical order.

The advisor put her in touch with a childcare expert who was able to identify activities and schemes with vacancies in the area to help keep her children busy during the holidays. She was also put in touch with an elder care expert who helped her consider all her options, including residential care closer to her home, and suggested ways of approaching this idea with her mother. The advisor also encouraged the caller to speak with her manager about her situation. She did this and was able to negotiate a reduced work week for an interim period to help her deal with her personal situation.



MINDFUL EMPLOYER+ Legal information case study

A caller was involved in a road traffic accident. She had stopped at a red light and was hit from behind by another car. Having never been in this situation before, she didn't know what they should do next.

When she called the adviceline, the legal advisor was able to take the individual through what they should do in a step-by-step way, so that she was able to approach the situation clearly.

This included contacting her insurance company and making considerations about her no-claims situation and payment of an excess. They also talked through how to seek compensation for damage to their car, injury, additional travel expenses, loss of wages, petrol, and damage to clothing and possessions, including how to prove these factors.

As a result, the caller was able to make a satisfactory claim relatively quickly and without stress, having been given sound information about her rights and advice on how to deal with the various parties involved.

Please note: only one call per legal issue may be made at any one time.



MINDFUL EMPLOYER+ Managerial advice line case study

A manager called because a team member had accused another of bullying and the employee had been suspended pending a formal investigation. This was creating much ill feeling within the team who felt the accusations were unfounded.

The employee who had made the allegation was becoming increasingly alienated and these dynamics were having a damaging impact on their work.

Together the manager and the advisor thought about strategies to manage what was a very complex and challenging situation. They agreed that the manager should meet with the team members on an individual basis. This would give her the opportunity to remind staff that nothing should be prejudged pending the outcomes of the formal investigation and to set out her expectations of them and their responsibilities.

It was agreed that the manager could call again at any time to consult further.