

April / May 2009

Release... a personal story

In 1998, when my marriage came to an end, I left home in fear with my two young children and two black bin liners containing a few clothes and toys.

Alone and with no family support, I moved to a women's refuge. My ex-husband had a bad credit record so he had put all the credit cards and a bank loan in my name during the seven years we were married.

I took advice about the debts and was advised to pay them off, as they were my responsibility. There were 7 companies altogether, and a debt of £6,000. I wrote to the companies explaining the situation and worked out a budget, according to my income, to pay as much as I was able over a ten-year period.

The injustice of it all made me very bitter and angry towards my ex-husband as he refused to take any responsibility for these debts or pay any maintenance for the children. Even though the companies had initially accepted my offers of payment, gradually they started harassing me by telephone at all hours of the day and night demanding more money. I lived in fear, felt intimidated and didn't like answering the phone in case they rang.

In 2005, it seemed like a miracle when it was announced in church that there was help

for people in debt. I made contact requesting assistance and I met a couple of staff and went through my finances.

Then I forgave my ex-husband, and many incredible things started to happen, first of all none of the debt collectors rang demanding money from me. Secondly, people from my church, some anonymously, paid some of my debts.

Three companies rang me and cancelled half of their remaining debts and by December 2007 my debts were all cleared.

I am so thankful for support and services offered by organisations like Release who go the extra mile for hurting people like me. They made me feel loved and so valued as a person, even though they didn't know me very well.

Even my children can see a difference in me and my relationship with them has got so much better as they see I am no longer a victim but a victorious person who has been released to enjoy life.

For free, confidential and non-judgemental advice on creating a budget and dealing with debts, contact RELEASE (Financial) Charitable Trust on 01773 306289 or 07854 296344. www.releaseonline.org.uk
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