

# VULNERABILITY

1

UNDERSTAND

Another bill! As soon as I pay one, another turns up. I can't seem to get myself sorted and there has been a delay with my benefits. They will just have to wait.

First, Susan is worried...

EARLY IDENTIFICATION  
Intelligence analysed on case receipt

TAILORED STRATEGY  
Vulnerability workflow triggered

INTELLIGENCE APPLIED  
Tailored communication & guidance

Then, Susan is hopeful...

2

INTELLIGENT ENGAGEMENT

Kelly from CDER Group rang about the money I owe. She knew about the Universal Credit position, explained their process & what I needed to do to stop additional costs. I went through my expenses & if I send through a photo of my UC claim I should be able to pay by instalments. She also referred me to an agency for some financial advice.

CONSISTENT ENGAGEMENT  
Follow-up call added to Kelly's schedule

SUSTAINABLE REPAYMENT  
Extended payment arrangement agreed

PROFESSIONAL SERVICE  
Arrangement terms confirmed & monitored

3

PROPORTIONATE FOLLOW-UP

The advice agency Kelly put me in touch with has been great. They have helped me with a budget and I am going along to a local debt management class. My UC application has been confirmed and I should get my first payment next Monday (it will have been 7 weeks).

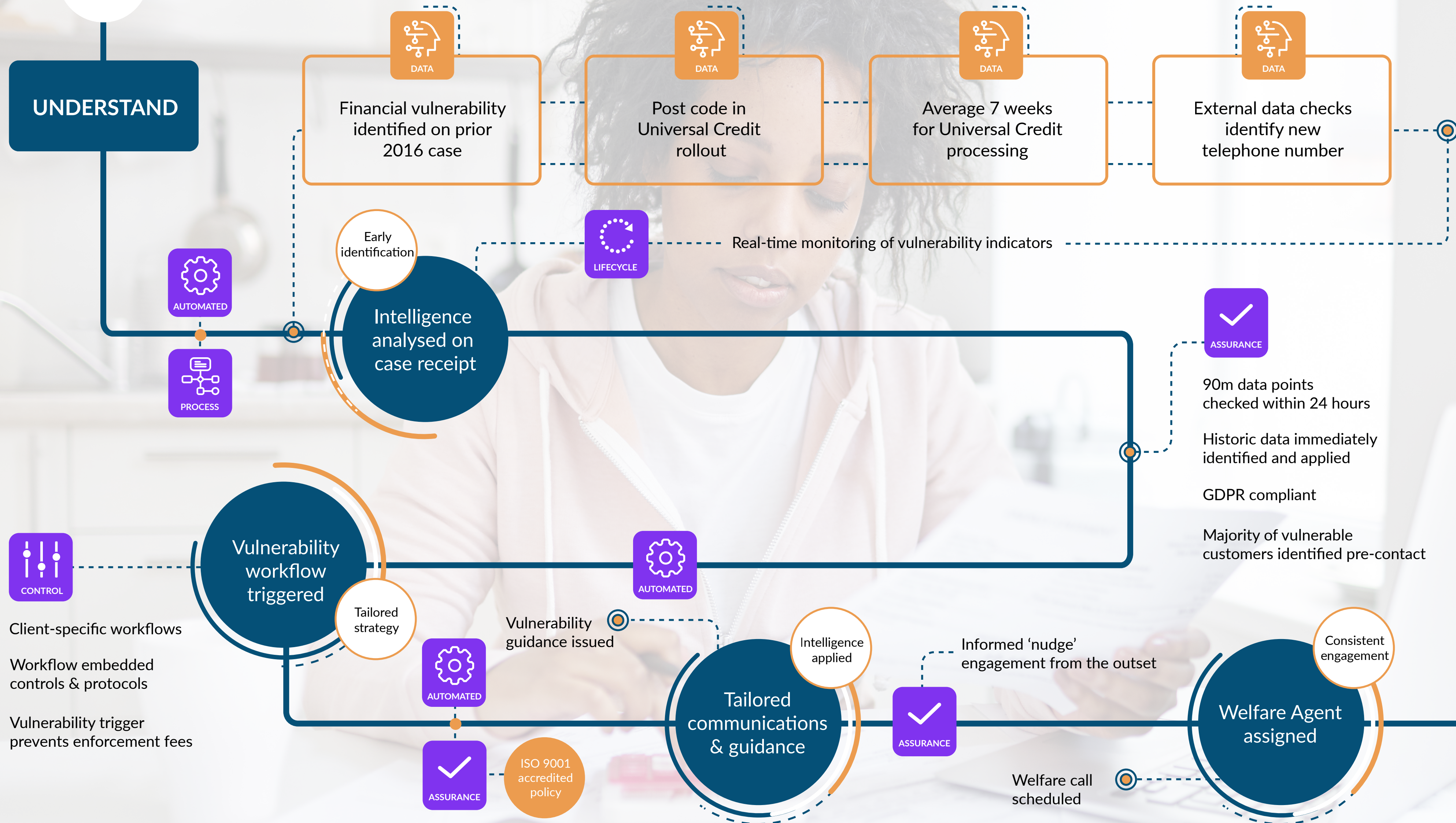
Finally, Susan feels in control...



“ Another bill! As soon as I pay one, another turns up. I can’t seem to get myself sorted and there has been a delay with my benefits. They will just have to wait. ”

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## UNDERSTAND





“ Kelly from CDER Group rang about the money I owe. She knew about the Universal Credit position, explained their process & what I needed to do to stop additional costs. I went through my expenses & if I send through a photo of my UC claim I should be able to pay by instalments. She also referred me to an agency for some financial advice. ”

2

## INTELLIGENT ENGAGEMENT

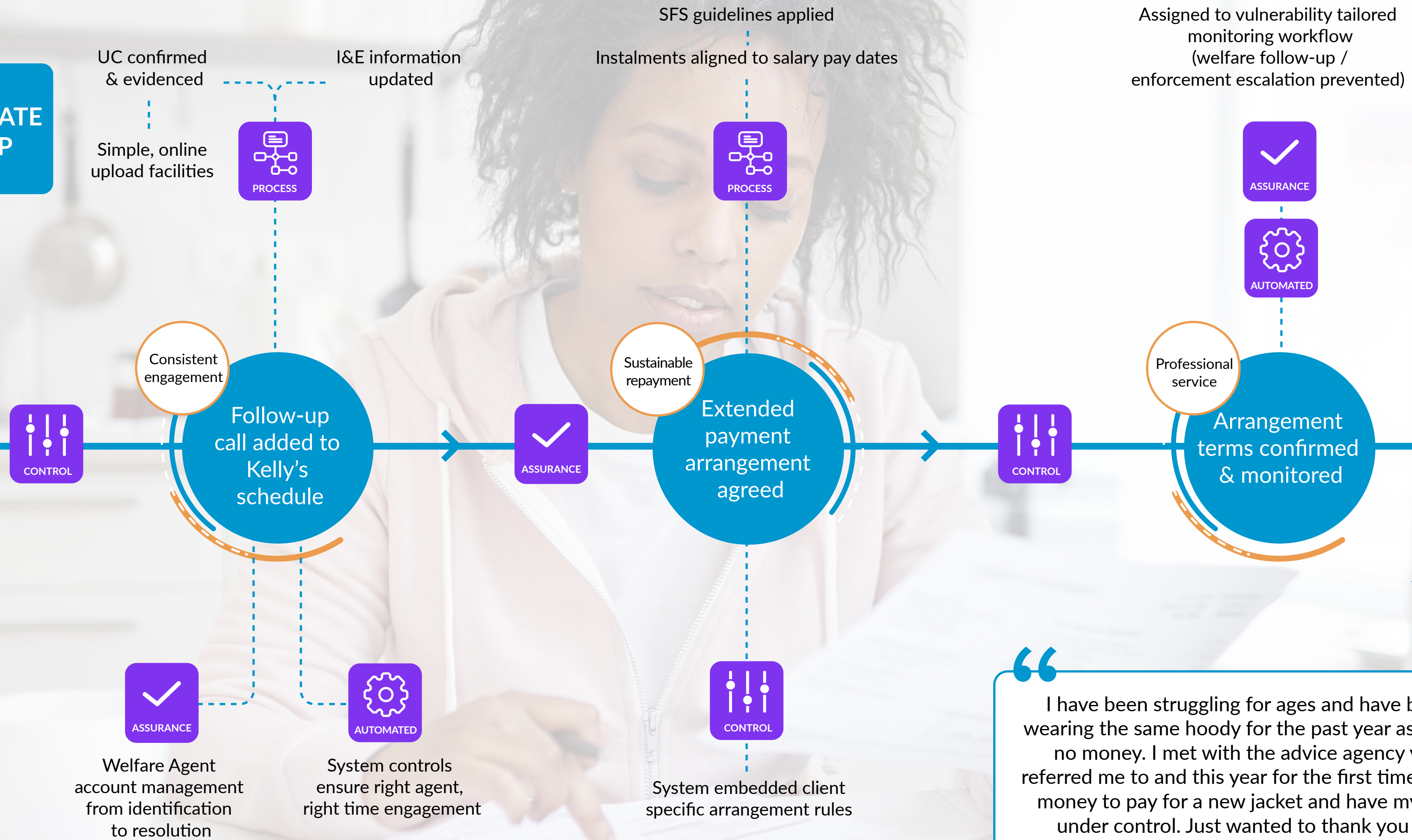




3

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## PROPORTIONATE FOLLOW-UP



“ I have been struggling for ages and have been wearing the same hoody for the past year as I have no money. I met with the advice agency you referred me to and this year for the first time I have money to pay for a new jacket and have my bills under control. Just wanted to thank you for your help and advice. ”