



ASK US
Advice toolkit

CASE STUDY - AMEILA

This resource is part of the Ask Us Advice Toolkit. For more information or queries on any of the topics covered in this toolkit, or to find out about training and consultancy the Ask Us partners can offer please contact enquiries@1625ip.co.uk



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CASE STUDY - AMEILA

Amelia keeps getting letters from the Dorsal Fin Debt Collection agency for a mobile phone she used to have that she owes about £400. The last letter she got was from the county court and she was worried she'd done something really wrong.

She has a letter for unpaid council tax, she says she doesn't pay council tax. This is because the council haven't contacted her asking her to pay. The bill is for £1,321.42. The letter has upset the client as it looks scary and it is asking for the whole amount to be paid in full. Amelia does not have this kind of money.

Amelia is 21 and currently working part time earns approx. £176.00 per week. She has a previous debt with Energon Energy that was a joint debt with an abusive ex-partner. Energon Energy are currently chasing Amelia for the amount which is about £240 she thinks is unfair. She is willing to pay half.

Amelia disclosed that since the age of 15 she has been prescribed anti-depressants and has experienced mental health illness. She has received a diagnosis of borderline personality disorder although she feels this is wrong and feels her symptoms are more identified with a diagnosis of bipolar. She has not undertaken any therapy in Bristol.

She lives in a 1-bedroom Council flat and is behind on her rent by 2 months. Her rent is £80 per week.

She has the following debts;

- Mobile phone debt –Mobile Phone/Dorsal Fin Debt Collection - £400 approx.
- Council tax £1,321.42
- Energon Energy - £240
- Rent Arrears – £693.33
- Friends owed £550
- Catalogue Company - £350