

# Financial Capability Hub journey

Ahmed is 31, works full time and lives in a 1 bedroom flat with his partner of 8 years. They both earn approximately £1200 per month. They have recently separated and his partner has moved out, he is now living alone.

Five years ago Ahmed was using an unplanned overdraft and his bank account was closed down. Therefore, he always had his wages paid into her bank account and she controlled the overall finances. He thought he wouldn't be able to open an account and didn't know how he was going to receive his wages and pay his bills.

Through the appointment with the Financial Capability Hub volunteer, Ahmed was assured he still had options to make sure he was receiving his own money. The volunteer explored a number of options with the client to find the right solution. Ahmed was able to open a basic bank account, the volunteer helped him change his bank details with his employer and set up direct debits to pay his bills in the flat.

Ahmed was worried that he wouldn't be able to afford all other household bills. The volunteer completed a budget with Ahmed so he would know exactly what money was coming in and going out.

The volunteer made Ahmed aware he could save money on council tax and was able to help him switch energy provider saving £600 a year and also now living alone, switch to a water meter saving £120 a year. Ahmed feels empowered now that he has control of his finances

