

**PROBLEM:**  
 Joanne works part-time in the packing section of an auto parts warehouse and lives with her two children in a rented flat. After her partner left her five months ago she became the sole breadwinner for her family. The reduced income means that she has taken out two loans at high interest rates and borrowed more on her credit cards in order to make ends meet. But she is having trouble juggling her rent and payments on her loans and credit cards. She recently received a letter of demand from a debt collection agency.

