

75) FINANCES - The latest in a series of articles by Iain Gregory of Caithness CAB

So 2019 is finally upon us and we can look forward to a year in which our politicians put aside their differences and work together for the common good, world leaders decide that the time has come for international friendship rather than sabre-rattling, major corporations place the making of vast profits to one side and concentrate on providing a proper wage to all their workers (and paying realistic levels of tax), peace and harmony reign supreme and there will be rejoicing throughout the land. And I have just realised that I am writing my piece for the Groat, not one of my short stories or books, so I had better stick to reality.

Citizens Advice Scotland (the umbrella organisation for CCAB) have a new Chief Executive, Derek Mitchell, who is exhibiting a refreshingly strong approach to leadership and making a few tough decisions. Good.

I note that CAS have recently released a video (cas.org.uk and click on "Latest News") - in which he encourages people faced with the daunting challenge of dealing with the consequences of Christmas spending to get advice and support for their finances, and says that "without enough money to go round some people in Scotland are inevitably struggling". Derek says in the video: "I know from talking to people who use our services that we're all in really challenging times. For a lot of people there's not enough money to last the month, or there's only just enough - and that can be very uncomfortable. Things like Universal Credit and poverty wages have a big impact on people and their families, as do the cost of unexpected repairs, or coping with credit cards and loans". He adds: "It's been said to me that if someone has no money it's because they're bad at managing it. I think the opposite is true - if you're surviving on very little money you've probably become an expert in how to get by. Because, sadly, you have to be."

And that, Mr Mitchell, sums things up very well. Here at CCAB we know that many people will soon present with issues relating to their finances and, as always, we will help them to sort things out confidentially, understandingly and professionally. Sadly we live in times where many people – whether on Universal Credit, or in low paid work, struggle to cope with ordinary day to day living costs and I endorse what Derek has said – they have to become expert in managing on next to nothing, because there is simply no choice. Sadly, there are times when people become overwhelmed and we exist to help them. We would always encourage people to contact us as early as possible – please do not leave it until the debt collectors are at the door - come and see us and we will intervene right away.

As well as helping to sort out debt problems, we will make sure that you are getting all your benefit entitlements, and are being paid at least the minimum wage, and we will assist you with budgeting. If you have children, do not forget that Katrina Doull is here to advise and assist and to help you maximise your income, and CCAB will always provide guidance in all aspects of life needs.

And now I have a story to write - set in Utopia. One can always dream