

# HARLOW RESIDENTS Newsletter

citizens  
advice

Harlow

November 2020

## Welcome

Welcome to our newsletter for Harlow residents which we will publish on a monthly basis. With each issue we will keep you updated on the type of services available to you at Citizens Advice Harlow and how you can access them. In this edition we are focusing on how to avoid being scammed, dealing with debt and redundancy.

**We have been helping clients through debt and redundancy issues. Here are a few examples:**

### DEBT

**I've just had my hours cut at work. I'd like to take on a second job, but there's nothing around. I'm already worrying about Christmas as I usually start buying the kids a few presents really early to spread the cost – but that's going to be impossible this year. How can I make less go further, without going into debt?**

I'm sorry to hear about the cut in your hours, and what it means for you.

One way to stretch household finances is to shop around for the

best deals on your mobile phone and broadband (depending on the details of your price plan), and on utilities, such as electricity. Installing a water meter can also sometimes bring savings.

It's worth checking your insurances and subscriptions - cancel any you don't need and shop around for the others. It's normally cheaper if you don't leave it until just before the renewal date.

If your children are school age there may be help available with uniforms, technology and free school meals. Our website has more details.

A fall in income may mean you're eligible for benefits, especially if you're a parent or carer. The Turn 2

Us benefits checker is very useful.

It sounds like you're normally very organised, and I'm sure this will stand you in good stead.

Make a list of the cost of your priority outgoings – such as housekeeping and essential travel – against your new income.

It's easy to slip into overdraft, or miss a payment, and it can then become more and more expensive – and stressful – to get on the right track and out of debt. Likewise, think carefully about any 'buy now pay later' deals - they're not always the best option long term.

If you are worried about debt, here at Citizens Advice we have specially trained advisors available to help, so please do get in touch.

**0808 2787 856** Advice line  
(FREEPHONE)

[www.harlowcitizensadvice.org.uk](http://www.harlowcitizensadvice.org.uk)



/cabharlow

## REDUNDANCY

**I've worked at the same company for many years but I've been told I'm being made redundant. What redundancy pay am I entitled to?**

If you're being made redundant, there are two types of redundancy pay you could get. 'Statutory' redundancy pay is the minimum that the law says you're entitled to, or 'contractual' redundancy pay, which is extra money your contract says you can get on top of the statutory amount.

You're usually only entitled to statutory redundancy pay if you've been an employee for at least two years. It's worth asking your employer or checking your contract to see if you're entitled to more than the statutory redundancy rules allow.

Statutory redundancy pay is based on age, weekly pay and number of years in the job, up to a max of £538 a week. The Citizens Advice and Gov.uk websites have calculators to help work out how much you'll get. For example if you're aged 41 and over, you'll get 1.5 week's statutory redundancy pay for each full year you've worked, up to a maximum of 20 years' service.

If your employer offers a suitable alternative job, but you refuse to take it without good reasons, they can refuse to pay your redundancy.

You won't get statutory redundancy pay if you've been employed for less than two years, are self-employed or are in certain jobs like the armed forces or police (though you may be entitled to contractual pay).

If you've been furloughed, the law now says that your redundancy pay should be worked out using your usual wages, even if you were paid 80% while you were furloughed.

However, statutory redundancy pay still limits a weeks' pay to £538.

If your employer has told you that your redundancy pay will be based on your furlough rate of pay, you could explain to the employer that isn't what the Gov.uk website says about redundancy pay, or contact your nearest Citizens Advice.

**There has been an increase in online scams for example, social media, emails and websites. Here is one such example:**

## SCAMS ACTION

**I have been speaking to a lovely lady online for the past few months and I think I have fallen for her. Of course, we cannot meet up yet because of Covid -19 restrictions. She is a Widow and has been trying to sort out her husband's Pensions which will give her over £40,000 but she needs to pay a company to help her. She has asked me to loan her £4600 for the fee but my daughter said it is a scam. What should I do?**

Over a third of couples in the UK meet online — not just through dating apps and websites, but via social media and gaming sites. Between August 2019 and August 2020 there was a 26% rise in romance scams reported to Action Fraud.

**So how do you avoid being scammed whilst looking for love online?**

### 1. Stay on the platform

When chatting to someone new, make sure you message on the platform you met them on, and don't feel pressured into giving out your phone number. Staying on the platform makes it easier to report to the online dating website if something goes wrong,

meaning you're more protected.

### 2. Play detective

Do your research into the person you're talking to and search for their name, pictures and things they say using a search engine. Some dating apps have the option to verify profiles so you know the person you're talking to is legitimate. Make sure you ask lots of questions and get to know the person you're talking to.

### 3. Don't spill all your secrets

Never share logins, passwords or bank details with anyone you've met online and never send money to people you don't know. Use caution if someone asks you an unusual question such as 'what was your childhood pet?' as these are often used as security questions for forgotten login details.

### 4. Be suspicious

Be suspicious when online dating, especially when someone you're talking to asks you for money. Online dating scams exist to make money from victims so be very cautious if someone requests money from you. Be wary of 'sob stories' as this is another way scammers try and get money out of their victims.

### 5. Tell other people

Scammers might try to alienate a victim from people they know, so make sure people you trust know about who you're talking to. Letting someone know can also help you if you're suspicious about someone, as chatting things through can help.

Action Fraud's #LoveNotLies campaign highlights romance fraud and shares tips for how to avoid it. Check out the campaign here.

**Our Scams Action service can help if you've been the victim of an online scam. Call 0808 250 5050. Available online and over the phone Monday to Friday 9am — 5pm.**

**0808 2787 856** Advice line  
(FREEPHONE)

**www.harlowcitizensadvice.org.uk**

Citizens Advice Harlow is a registered charity No. 1135235. Authorised and regulated by the Financial Conduct Authority FRN 617624.



/cabharlow