

Seven Steps

to Solving a Problem

Sean's problem



“ I got a massive gas bill just before Christmas. It's never that high, so I checked the meter reading myself. It was completely different to what it said on the bill! I called customer services and tried to explain, but the woman I spoke to didn't believe me. They said it was so totally different it couldn't have been right. I felt like they were accusing me of tampering with the meter. To be honest I lost my rag a bit. I ended up shouting at her that it was their mistake, and they should sort it out.

A few weeks later I came home to find a red bill from them for the same amount. When I phoned up to complain again, they said I should have contacted them if I had a problem with my bill!

It was so infuriating! I tried to explain that I had, but she said there was no record of it and asked who I had spoken to. I couldn't remember, so I went through it all again. This woman said she'd put a note on the system so someone would come round and “verify” what I said about the meter.

They must not have sent anybody. Over the next few weeks, I got more letters talking about “Pre-Payment Meters” and even telling me they'd get a warrant to come and cut me off if I didn't pay up. I ignored these, assuming that somebody was still on their way round and that they would recognise their mistake soon enough. I wasn't going to waste any more of my time phoning them up! I didn't hear anything more from them for a few weeks, and to be honest, I forgot about it. That is, until I got home one day and went to make dinner to find my gas had been cut off!

Sean's mistakes

We've all made these mistakes. But in an ideal world, Sean would have handled the situation a little bit differently. Sean should have:

- Tried not to lose his temper
- Recorded who he spoke to and when, and what they'd agreed
- He shouldn't have ignored the other letters, even though he'd already explained the situation
- When he wasn't getting anywhere, he should have got some advice.

If he had, it would probably have been a very different story.

There are laws to protect us from being treated unfairly, but it still happens to most of us. When it does we have to stand up for ourselves – but that isn't always easy. It's often hard to know who is in the right, where to start, or what to do if it isn't easily solved. That is, until you know how.

Advicenow believe there are seven steps to sorting out any problem. In this leaflet we'll show you the tricks of the trade used by advisers to solve problems as quickly and efficiently as possible.

Don't stress about it, success is just seven steps away.

I wish this had been thrown away a bit earlier!



Checklist

- 1 What's your problem?
- 2 Know your rights
- 3 Know what you want
- 4 Know who to speak to
- 5 Prepare yourself
- 6 Be organised
- 7 Know when to get help

1

What's your problem?

You need to be clear exactly what your problem is. This might be crystal clear, but sometimes you have a number of different problems tied up together.

Where you have two or more connected problems, you need to deal with each one separately. If you don't, you're likely to come unstuck. Always try to keep each party up-to-date with what's happening with the other problem.

"I got a letter from my landlord saying I was going to be evicted. He said I hadn't paid my rent but I got Housing Benefit. When I phoned the council, I discovered my benefit had stopped. I started trying to sort my claim out but I didn't get anywhere fast – I was forever having to call back or get more evidence. Meanwhile, my landlord started court proceedings. It was really stressful, and it got to the stage where I couldn't bear to think about it.

But then I went to see an adviser, and she explained that I needed to deal with the eviction as a separate problem. She told me to explain to my landlord that I was still entitled to Housing Benefit and that they were sorting out my claim, and to ask him to stop court proceedings. In the end, I agreed to pay a little bit off the arrears every month until my benefit started again, and he agreed to stop the proceedings."

Linda, Hastings

2

Know your rights

Make sure you know what your rights are. If you've got all the information you'll be in the best position to put forward your argument. There are a lot of legal myths out there, so don't just listen to what the bloke in the pub says. It's easy to find out what's right. The internet has masses of information on your rights, and www.advicenow.org.uk is a good place to start your search. You could also check out other internet advice sites, or visit your local library, Citizen's Advice Bureau or other advice centres to find out where you stand (see Useful Contacts for more information).

Even if the law doesn't protect you, don't give up. You may not have any rights but, if you negotiate confidently, you may still get what you want.

WRONG: BLOKE IN THE PUB.

RIGHT...



"Last year I was living in a bedsit. It wasn't brilliant but at least it was my own place, and it was near college. One day, out of the blue, my landlord knocked on the door and told me I had to move out at the weekend because he needed the bedsit for a family friend. It was really bad timing, I didn't have anywhere I could go, and I had exams coming up. I told my friends what had happened and everyone thought it was unfair, but what can you do? So I moved out and slept on a mate's floor. When I told my tutor what had happened, she said my landlord wasn't allowed to just evict me like that. Wish I'd known at the time!"

Suzgo, Croydon

3

Know what you want

Be clear what you are asking for. Do you want an apology, a refund, compensation, or something else?

You might not have a clear idea of what your choices are, or what a realistic outcome would be. If you're in this situation, you should speak to an adviser or look up your rights. Don't just believe what the other-side says.



"I bought a necklace for my girlfriend. I got it quite cheap, but I didn't want her to know that. The second time she wore it, it fell to pieces! I was so embarrassed! When I took it back to the shop, they offered me an exchange. I wasn't best pleased because I was so upset about it breaking, I wanted to get her something completely different. Then they offered me a credit note, and acted like it was some big favour and I was really putting them out. But I didn't really want that either. I wasn't sure what to do so I said I'd think about it.

When I got home, my mum looked it up on the web. We found out that the shop was in the wrong and that, if I took it back straight away, I should be able to get a refund. When I went back, I asked for a refund and told them I knew I was entitled to one. They paid up."

Tom, Essex

4 Know who to speak to

Work out who to speak to in order to solve the problem. If it's an organisation rather than an individual, ask who the best person to talk to is and try to talk or write directly to them each time.

Sometimes there will be a set process to follow. Find out if there is, and get details of it if necessary. The more you understand about the process, the stronger your position.

5 Prepare yourself

Advisers use a number of techniques to ensure that they are listened to and that the 'other side' can't just ignore them and hope they will go away.

- Whether you are speaking or writing to people, always try to be clear what you want and what you are expecting from them.
- If you are writing a letter, double check you've covered everything you want to. It is sometimes useful to have a friend check that you've made all your points clearly. What's in our minds isn't always what we've put down on paper.
- If you are speaking to someone, make notes of everything you want to cover during the conversation and tick them off as you go through.

6 Be organised!

Keep all the letters you receive, and record everything you do to solve the problem. Write down who you spoke to, what they said, what you or they were going to do next, and when by. If you're on the phone it can be a good idea to make it obvious you are recording the conversation: ask them to spell names, and repeat back to them important details such as dates they have agreed to do something by.

If you haven't heard from them by the date agreed, chase them up.

HOT TIP: Put a reminder in your mobile phone.

If you provide documents or evidence, get a receipt and keep it safe.

Recording things properly can be vital to the success of your case, and if you need to get advice or go to court further down the line, the records you've made could be crucial.

WE CAN HELP!

Use Advicenow's free Tracker Tool. It helps you to keep records and sends you reminders when you have to take action. www.advicenow.org.uk/how-to/tracker-tool/

"This bloke I work with used to say sleazy things to me, and to some of the others. It didn't seem to bother some people, but it made me feel very uncomfortable. I tried to just avoid him but we were always being put on the same shifts. I didn't know what to do.

Then I had a quiet word with someone in human resources, she explained who I could talk to about it informally, and what the procedure was if I wanted to take formal action. It gave me the confidence I needed to do something about it, off the record, which meant he didn't get into trouble."

Pauline, Sunderland

WORKS CAT:
It's no good telling me - go and talk to someone in human resources!



"I had a tendency to get upset and lose my temper a bit when I tried to sort things out. I remember shouting at this woman at customer services when my computer broke. I hadn't really worked out what I wanted to say, and ended up yelling about some pretty irrelevant stuff. It wasn't my finest moment, it was the company's fault not hers. Apart from being embarrassing, and stressful, it also made things worse! It made it hard to get my point across, generally confused the issue and made her less keen to help (understandably). Now, I try to be calm, write down what I want to say beforehand, and tell them clearly what the problem is I need their help with. It really works."

Asif, Birmingham

HOT TIP:

At the end of the conversation repeat back anything you have agreed, particularly anything that they have agreed to do. If you don't manage to do this, or you still don't entirely trust that they will do what they have promised, send them a letter confirming what you agreed. The more you have in writing, the more evidence you'll have if you need to make a complaint.

"My daughter was sick and in and out of hospital for a while and it played havoc with her benefit claims. Because she wasn't well, I had to try and sort them out for her. But I learnt something really useful. Now when I speak to someone at the benefits office, at the end of the conversation I always repeat anything they have agreed to do and ask how long they think it will take. If they say a week, I write it down and phone back a week later. I ask to speak to the same person and ask what the progress is. It stops me from being passed from person to person and nobody really dealing with my problem. If they don't want me to call back again, they'll solve it for me."

David, Ferryside

7

Know when to get help

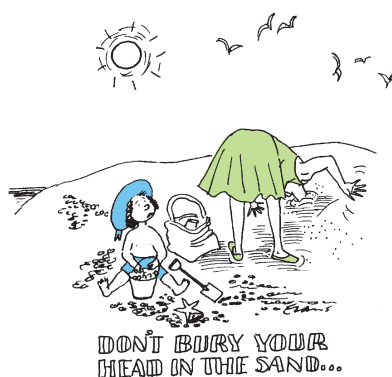
If you're not getting anywhere or you're confused, get help from an expert. You can get help from your local advice or law centre, a solicitor, many charities, and organisations like consumer direct.

Depending on your problem, they may step in and do some of the work for you, or they may just clarify what you should be doing and advise you on tactics. Help from a professional, even if it just confirms you've been doing the right thing, should stop it from becoming too stressful for you.

If you have an important deadline approaching fast, perhaps a court date, don't delay getting help.

Do I need a lawyer?

If you've got a problem and you don't know what to do next, don't panic or bury your head in the sand: there are lots of different organisations there to help. Our leaflet will help you work out who can best give the help you need. Download it at www.advicenow.org.uk/gethelp



"I got into debt when I lost my job. My credit card company started sending me letters saying that if I didn't pay it all off immediately, they'd send the bailiffs round. But I didn't have the money. When I phoned the 'helpline' they said they'd take me to court, add £300 court fees to my debt, and a bailiff would come into my flat and take all my things. I offered to pay what I could each week, but he wouldn't have any of it. I was so desperate I thought about taking out another loan.

But then I went to see an adviser. She said that they couldn't take my things, and that he had broken the law by saying they could. She said that if they took me to court, the court would only make me pay off what I could afford each week – exactly the same as I had already offered! We wrote out my income and all my expenses and worked out I could only afford to pay £2.50 a week.

When I phoned him back, it was so much easier because I knew the law was on my side. They backed down eventually and accepted £2.50 a week. They had no choice."

Darragh, Worthing

Useful contacts

Step 7 is all about knowing when to get help. If you've got a problem, there are a number of organisations that can offer information and support to help you resolve it. Here we list some of them and explain what they do.

Advicenow

We bring together the best law and rights information from over 200 internet providers and produce our own, easy to follow guides. www.advicenow.org.uk

AdviceUK

AdviceUK is a network of independent advice centres. Some give general information and advice whilst others specialise in one or more area of law. You can use their search to find out if there is an AdviceUK centre near you. www.adviceuk.org.uk
020 7407 4070

Citizens Advice

Citizens Advice Bureaux (CAB) help people resolve their legal, money and other problems by providing free information and advice. Find your local CAB by visiting their website. www.adviceguide.org.uk

Community Legal Advice

Community Legal Advice is a free confidential service to help people deal with their legal problems. If you live on benefits or a low income, they can give you independent advice about debt, education, benefits and tax credits, employment and housing problems. They can also help you find local independent advice services, CABs, and solicitors. www.communitylegaladvice.org.uk
0845 345 4345

Law Centres Federation

Law Centres are staffed by both solicitors and other workers who specialise in legal problems. They offer a free and independent service. You can find out if there is a Law Centre near you by visiting their website. <http://www.lawcentres.org.uk>
020 7387 8570

The Law Society

The Law Society is the organisation that governs lawyers. You can search for a solicitor by area of law on the Law Society website. www.lawsociety.org.uk

Specialist organisations

Some organisations specialise in giving advice and support to particular groups of people or about specific problems. Here we look at the problems we mentioned earlier and give an example of an organisation that covers that area. Of course there are many other organisations that might be able to help you with your problem. Use the information search on Advicenow if your problem isn't listed here.

Linda and Suzgo's evictions

Shelter offer specialist information and legal advice through their local housing aid centres and free helpline. You can use their website to learn about your housing rights and find out where your nearest centre is.

www.shelter.org.uk
0808 800 4444

Sean's gas bill, Tom's broken necklace, and Asif's defective computer

Consumer direct gives help and advice to consumers. Use their website to find out what your rights are, or speak directly to an adviser on their helpline

www.consumerdirect.gov.uk /
08454 04 05 06

If, like Sean, you've had your gas or electricity disconnected or been threatened with disconnection (or if you are vulnerable and aren't able to deal with the problem yourself), they may be able to refer you to the Consumer Focus Extra Help Unit who will investigate the problem for you.

Pauline's harassment at work

The Equalities and Human Rights commission provides information on rights about sex discrimination and a guide to making a complaint.

www.equalityhumanrights.com/

Advicenow also have a helpful leaflet called 'Dealing with Discrimination' that guides you through your options and what steps to take.

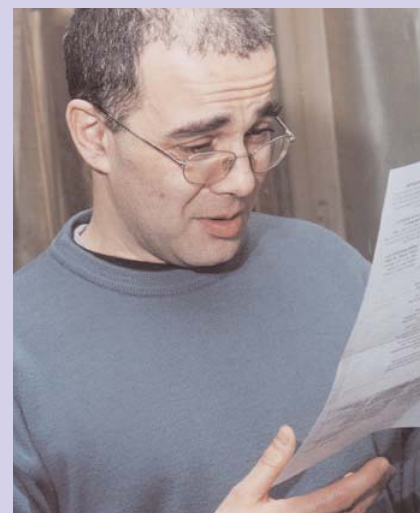
www.advicenow.org.uk

Darrah's credit card debt

National Debtline gives free, confidential and independent advice on how to deal with debt problems, as well as example letters to write to creditors and help with budgeting.

www.nationaldebtline.co.uk
0808 808 4000

If you're not sure if you need help from an adviser or solicitor see our leaflet 'Do I need a lawyer?' at www.advicenow.org.uk/gethelp



Sean sorts it

"I got a massive gas bill just before Christmas. It's never that high, so I checked the meter reading myself. It was completely different to what it said on the bill! I called customer services and tried to explain, but the woman I spoke to didn't believe me. I asked her to send somebody round to check it, and she agreed. I made a note of our conversation, the date and her name.

I thought that would be the end of it but a few weeks later I got a red bill for the full amount. I phoned customer services and explained that I had spoken to Cheryl on 19th December, and what we had agreed. The woman I spoke to this time, Sarah, apologised but said there was no note on the system. She said she would make sure somebody was sent out later that day. Again, I recorded the date, her name, and what she'd promised.

When I received another bill, this time threatening to cut me off, I phoned consumer direct. I explained the problem and that I'd tried to sort it out and they referred me to the Consumer Focus Extra Help Unit. The Extra Help Unit said they were able to help me. I got a call a few days later telling me it had all been sorted finally, and then I got a bill for the right amount."



BE ORGANISED!
KEEP ALL YOUR LETTERS...

This information is produced by Advicenow. Other guides include:

- Divorce – a survival toolkit
- Parents apart
- Trouble at school
- LivingTogether
- Family Mediation
- Dealing with discrimination at work
- Working parents (or parents to be)
- Young workers
- Unfair dismissal
- Is that discrimination?
- Homeless and young?
Get your foot in the door...
- How to get good asylum advice
- Support for asylum seekers in the UK
- How to handle an interview under caution
- Turned down for DLA/AA? Think you're not getting enough?
- Dealing with Bailiffs
- Claiming compensation
- 10 steps to sorting out your debts
- Identity theft
- What's a contract?
- Do I need a lawyer?

You can read or download all these guides and more at www.advicenow.org.uk

“Advicenow is the liveliest, least stuffy, most accessible and understandable website on legal matters that I’ve ever come across.”

Marcel Berlins, *The Guardian*

Plain
English
Campaign

Plain English Web Award 2004

The information in this guide applies to England and Wales only.

The law is complicated and every case is different. Get advice.

This guide was written by Mary Webber.
Reviewed by Family Law in Partnership www.flip.co.uk

Published by Advice Services Alliance, October 2008

If you have any comments on this guide,
please email us at feedback@advicenow.org.uk



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The Advice Services Alliance is a company limited by guarantee, registered in England and Wales, no: 3533317, registered office 12th floor, New London Bridge House, 25 London Bridge Street, London SE1 9ST

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