



Helping people  
in horticulture  
**Perennial**

## Perennial helps you manage your finances

As the new year approaches with Christmas credit card bills to pay and tax deadlines for the self-employed, more and more people working across the UK horticulture sector are struggling to make ends meet or are unable to put anything by for savings or emergencies. Perennial is charity that helps people in horticulture including the amenity sector. Its online budgeting tool can help people understand their financial position and plan ahead.

Taking control of finances, particularly when earning a low wage, is not easy but Perennial's online tool is designed to help people manage their money and to suggest changes to improve their finances. Available via the Perennial website, the tool is easy to use and completely confidential.

Matthew Cooper, Debt Advice Manager at Perennial, says: "Creating a budget is important because it helps you understand how you are using your money and where your biggest expenditure is. Seeing this written down is the first step towards making changes to achieve a good balance between your income and spending. The tool also gives lots of tips for increasing your income and reducing your expenditure and point you in the right direction for further help."

This comes as part of Perennial's move to work with people to better plan their finances and avoid reaching crisis. However, those with urgent debt issues can contact Perennial's qualified debt advisers who can help by negotiating with creditors, preparing financial statements, advising on bankruptcy, helping with court paperwork and hearings. In addition, Perennial offers direct financial help in some circumstances, including help for spouses or partners and dependent children.

Find out more at [budget.perennial.org.uk](http://budget.perennial.org.uk)

If you or someone you know needs Perennial's help, please get in touch.

All advice is completely free and confidential.

**Helpline: 0800 093 8543**

Email: [services@perennial.org.uk](mailto:services@perennial.org.uk) | Visit: [www.perennial.org.uk/help](http://www.perennial.org.uk/help)

## PERENNIAL SAVED MY LIFE

George Abercromby had worked in horticulture for 15 years before he had to stop work due to ill health. He battled chronic pain to remain at work to try to pay off debts he had accrued, but his money worries only contributed to his ill health and he soon found himself in a downward spiral. He was referred to Perennial by the welfare rights adviser at his housing association due to rent arrears and other debts.

George says: "Perennial came along and everything changed. My debt adviser talked it all through and gave me advice on how we were going to sort things out. He helped with my bankruptcy claim, negotiated with the council and other creditors on my behalf and he gave me confidence that there was a way out. I really can't thank Perennial enough."