

Ashley's story

When Ashley was struggling financially and unsure of his benefit entitlements, he felt like he had nowhere to turn.

Like many people, Ashley was trying to manage a complex benefits system on his own and struggling. But everything changed when he popped into a local customer drop-in on his estate, run by Melissa from our Benefits and Income Maximisation team.

Melissa quickly realised Ashley wasn't just missing out on support, he'd also been trying to apply for Personal Independence Payment (PIP) without any guidance. His claim had been denied, which meant a significant drop in income.

"I could see how anxious Ashley was," said Melissa. "He had no one to help him through the process, and it was clear he needed our help."

Melissa stepped in, helping Ashley gather the right evidence, understand the paperwork, and get his case reconsidered by the tribunal service. The result? Ashley's PIP was reinstated, his Universal Credit claim was approved, and he even received backdated payments he hadn't expected.

Now, Ashley's feeling more secure and supported: "Melissa looked at everything and got all my money back from last year. I didn't know Moat could help with all that stuff."

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All my money stopped, and I was in a really dark place. Melissa looked at everything and got all my money back from last year. I didn't know Moat could help with all that stuff.

Ashley
Moat customer



Melissa Bell, Benefits and Income Maximisation Officer

Need help with benefits or income advice?

You're not alone. Our friendly team is here to help you make sense of it all. Call us on **0300 323 0011** or email customer@moat.co.uk to chat with the Benefits and Income Maximisation team.