

## Press Release

### **A VALENTINE'S NIGHT IN WITH THE BANK STATEMENTS COULD SAVE YOUR RELATIONSHIP, SAYS CHARITY**

COUPLES wanting a happy and lasting relationship may be better ditching the chocs and flowers in favour of a night in with the bank statements.

This is the message from debt-busting charity Christians Against Poverty (CAP) as it reveals more than seven in ten of their clients say the strain of poor finances affected their relationship.

“Stresses over money are widely acknowledged as a major contributor to marriage breakdown. In fact, more than a quarter of our clients say it ended their relationship,” said Matt Barlow, CAP’s CEO.

“Romantic gestures are great fun but if you know your money is in a mess, the kindest thing you can do for that special person in your life is get your finances straight.

“If you regard your marriage as a precious thing, you need to safeguard it as much as you can from financial uncertainty. Once you are informed about what you have left to spend, you can plan for that romantic dinner and have the double enjoyment of knowing you can afford it.”

CAP has 150 debt counselling centres across the UK currently handling more than £64m of arrears. Last year it helped more than 19,000 people on the road to financial recovery with its highly acclaimed, free and face-to-face service given to clients regardless of age, gender, background or faith.

As well as debt counselling, CAP runs a free, three-session prevention course called CAP Money to teach people how to set a household budget and stick to it effectively debt-proofing them for the future.

The charity says 129 such courses are available throughout February alone and can be found via [www.capmoney.org](http://www.capmoney.org)

One of them, at Erdington Elim Pentecostal Church, in Birmingham, is already fully booked for the first session of the course which starts on February 14.

So who spends Valentine's night looking at their finances?

Course leader Dave Lawson said: ““We have quite a range of people, a single mum, some couples, all of whom are keen to get their finances straight and their bank accounts working hard for them.

“It may not be the obvious romantic occasion but certainly for our church, it is one way we can show our love and care for our local community particularly in the current economic climate.”

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### **About CAP Money**

CAP Money is the pro-active educational arm of charity Christians Against Poverty (CAP). It is sometimes run by the centres that do debt counselling but mostly the courses are run by churches where congregations want to do something to empower people to fight poverty before it hits.

CAP Money is NOT a “debt counselling course”. In fact, CAP Money isn’t for people with debts at all (though they can be catered for). It’s for everyone – students to the newly retired, single people and for families because we’ve seen that learning how to set a budget and stick to it helps to debt-proof people in the long term.

### **About Christians Against Poverty**

Christians Against Poverty is a home-grown debt counselling charity which is determined to reduce poverty in the UK caused by debt. It partners its financial expertise with the care of the local church to offer free debt help and a solution to people through 150 centres. The fast-growing charity intends to have a debt-counselling CAP centre in 500 towns and cities across the UK by 2015. For more about CAP see [www.capuk.org](http://www.capuk.org)

For further information contact CAP’s National PR Manager **Marianne Clough** [marianneclough@capuk.org](mailto:marianneclough@capuk.org) or telephone **01274 761924**

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