



ENGLISH FOR LIVING LESSON

10: WORKSHEETS

The Citizens Information Centre

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Lesson 10: The Citizens Information Centre

In this lesson you will hear an interview which has been divided into six parts. Each part is followed by explanations of vocabulary and exercises. You may wish to take notes while you are listening. If you are using the podcast you can listen to each part more than once or you can pause the recording as you answer the questions.

Part A: Introduction to the Citizens Information Centre in Blanchardstown

In this part Iain from Phoenix FM is interviewing Michaela Benassi about the Citizens Information Centre in Blanchardstown.

Iain	<i>Tell us a little bit about Citizens Information.</i>
Michaela	Okay, Citizens Information is a network of 42 services around the country. It's a non-profit organisation and our aim is to provide information, advice and advocacy to anyone in Ireland on a variety of services and entitlements that people may have. So, for example, we discuss entitlements in relation to employment legislation, social welfare, education, housing etc., etc., and it's a free service.
Iain	<i>Okay, and how big is the office in Blanchardstown?</i>
Michaela	The office in Blanchardstown caters for a population of over a hundred thousand people, as you know. It's one main centre in Westend house, on the Snugborough Road and we may do Outreach services, like, we go out to the community groups to talk to a lone parents or a senior citizens group about their specific needs.
Iain	<i>Okay, is the office itself for drop-ins and is it always open or...?</i>
Michaela	Well, it's both, we have a drop in service, most of the time it's a drop-in, we are closed on Tuesday afternoon and we work by appointment only on Wednesday, and that's only for more complex cases. We also open by appointment on Monday evening, so if people work fulltime, they don't need to take time off, they can come and make an appointment for a Monday evening. And just to say we have other services, we have a free legal advice clinic, a free financial advice clinic and immigration clinic and a citizenship application service and they are all by appointment.
Iain	<i>Okay, so tell us a little bit about the work you do with people who walk in.</i>

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Michaela	So, let's say if you come into the drop in service, you would come in because you have a particular query about an aspect of your life, it could be maybe you're applying for social welfare or you want to find out about your rights at work for example, so you would come in and you would go to reception, you would ask to see somebody and hopefully you won't have to wait too long, depending on the time of day that you come in and then you go into one of the consultation rooms with an information officer. The rooms are private and the service is confidential. You would discuss your requests with the information officers and usually they will try to answer there and then. They may have to do follow up research so they may have to call you back or send you out information then. If it's a general question, you could stop there, or if you need follow up work, maybe you have issues at work with your employer that you need further advice with, you can come back maybe for an appointment or for a follow up.
Iain	<i>Ok so, you cover a range of absolutely every element of...</i>
Michaela	Yes! That's it. Absolutely everything that happens in your life we would be able to provide you with information and refer you to somebody so it's important that people maybe understand that it's an information centre, so a lot of what we do is providing you with information and advice and directing you to the service that you need to go to, so that would be... one of the main aspects would be referral to other agencies and services.

A.1 Language focus:

Did you understand these words and expressions?

Citizens: A Citizens Information Centre provides information and support to people living in a particular area. 'Citizen' has a special legal meaning for example 'Irish Citizen' but the Citizens Information Centre provides information for anyone living in the area, they may be Irish or of any other nationality.

A non-profit organization: this is where the organization does not aim to make money – it has been set up to provide a service.

Advice and advocacy: The service will give you information to help you, or can recommend what you should do to solve a problem.

An entitlement: something you have a right to get for example in terms of financial support, educational support, housing supports etc.

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Employment legislation: this means the laws, rules and regulations around working in Ireland.

Social Welfare: the social supports provided by the state for people living in the state.

Outreach services: these are services provided in smaller centres which are connected to the main centre.

Lone parent: this means a parent who is raising a child on their own without the other parent.

Senior citizens: this means the older people in a community.

Drop-in: this means that you can call in and ask for information without making an appointment.

By appointment: this means you must phone and arrange a time and date when you can come to the service.

A query: a question, something you want some information about.

A consultation room: this is a room where you can speak to someone privately.

Confidential: this means that whatever you say in the meeting will not be passed on to anyone else.

Referral: this is when the service can't answer your question but they can give you a referral, that is they can tell you where to go to get the information you need.

A.2 Comprehension

Listen to this piece of the interview again.

Did you understand the information in the interview? Answer true or false to these questions

- | | | |
|--|-------------|--------------|
| 1. There are 53 Citizens Information Centres in Ireland. | True | False |
| 2. Citizens Information Centres provide information to anyone in Ireland. | True | False |
| 3. The Citizens Information Centre is based in Southend House. | True | False |
| 4. The office also goes out to talk to community groups. | True | False |
| 5. You have to make an appointment before going to the centre. | True | False |
| 6. The centre offers a number of different services called clinics. | True | False |
| 7. The people at the service will be able to answer all your questions there and then. | True | False |
| 8. The people at the service may direct you to another agency or service. | True | False |

A.3 Language Development

What happens when you go to a Citizens Information Centre? Find the correct word to complete the sentence. The missing words are provided below

Answer - call - come - confidential – discuss – information – reception – rooms – see – wait

1. You come in and first of all you go to _____.
2. Then you ask to _____ somebody.
3. Hopefully you won't have to _____ too long.
4. Then you go into one of the consultation _____.
5. Where you will speak to one of the _____ officers.
6. The rooms are private and everything you say is _____.
7. You will _____ your requests with the officer.
8. The officer will try to _____ your queries there and then.
9. They may have to do research and _____ you back.
10. If you need further advice you can _____ back.

Part B: Legal Services

Iain	<i>Are the more used of your services, would they be the legal ones or the financial ones or, what do you spend most of your time doing?</i>
Michaela	Yes all of them, I suppose really all of them in terms of the drop in menu nearly fifty percent of the clients come in requesting about social welfare and social welfare entitlements. A lot of them maybe receive, they are on a payment, they receive letters they don't know what the letter is about or the payment has been stopped so they come in to try and rectify that. The financial advice clinic and the legal advice clinic are both full for a couple of weeks ahead, so they're both very, very popular and what we do with the free legal advice is we would actually talk to the client first because depending on where you come from sometimes people think that they need a solicitor for everything. Especially in a lot of European countries they tend to be very legally based so people may feel that they need a solicitor for anything but they may not actually need a solicitor, we could be able to help them as well.
Iain	<i>Ok, so they'll come and tell you their problem first, before being referred on?</i>
Michaela	Yes, exactly. So it means that they don't have to wait for an appointment if there is no need and the solicitor only sees people that actually really need a solicitor for the purpose.
Iain	<i>Ok and the solicitors, they do all of this work for free through the Citizen's information is it?</i>
Michaela	Yes we do it in partnership with an Organization called F.L.A.C., Free Legal Advice Centres. So they would actually source the volunteer solicitors, so to volunteer with them you have to be a qualified solicitor or barrister and then you're put on a roster and you come in and you provide your services once a month.
Iain	<i>Ok and are they just... basically it's a way of them giving back?</i>
Michaela	It is yes I mean we... for solicitors I suppose it's a way of getting experience because especially young solicitors may work in a specific office they may only see maybe a small variety of cases, if maybe, if their office specializes in maybe Family law for example but in the Citizen's Information Centre they would have a wide variety of clients so it gives them that experience. Then for other people they believe in the right of people to access free legal advice and then there are volunteers that have been in the service for twenty years. I mean it's important to say that the solicitors will not represent you, they will give you advice on what you can do and where you need to go but then you either need to apply for legal aid if you are entitled to it or get a private solicitor.

B.1 Language focus:

Did you understand these words and expressions?

Financial advice clinic: a drop-in centre where people can get advice on money matters.

Legal advice clinic: a drop-in centre where people can get advice on issues to do with the law

A solicitor: in Ireland there are two types of lawyers: a solicitor gives advice on legal issues and deals with legal administration. A barrister is a lawyer who represents a person in court.

A volunteer: someone who provides their services free, without charge

Free legal aid: if you do not have enough money to pay for a lawyer or solicitor yourself, you may be able to apply for Free Legal Aid through the Free Legal Aid Board.

B.2 Comprehension

Listen to this piece of the interview again.

Did you understand the information in the interview? Answer the following questions:

1. Half of the people coming to the Citizens Information Centre have concerns about one particular issue this is _____
2. Why do people bring letters to the Centre? _____
3. Which clinics are very popular? _____
4. Do you have to pay for the legal advice you get at the centre? _____
5. Compared to some European countries, in Ireland you need a solicitor:
 - a. More often
 - b. Less often
 - c. The same
6. Are the people who provide legal advice fully qualified? _____
7. Can the volunteer solicitors do all your legal work for you? _____

B.3 Language development

Look again at some of the language relating to law:

1. A lawyer who does administrative work for you is called a _____
2. A lawyer who represents you in court is called a _____
3. Advice to do with the law is called _____
4. If you can't pay for a solicitor you can ask for _____

Part C: Financial services

Iain	<i>And is this the same way that the financial aid works?</i>
Michaela	Yes its very similar, for financial aid we have an accountant who would come in and have a wide variety of services as well as... they'd look for example at your payslips, maybe you have very complex questions about your payslips or for instance you could be self-employed and you're not really sure about the taxation or what to do and they would go through all your books and will explain how exactly to fill in a return form or what are your tax obligations or how to go about finding that information and that support, also maybe if you have questions around mortgages, financial loans or anything else.
Iain	<i>So it's a very wide variety of topics covered, anything financial really?</i>
Michaela	Yes, yes exactly and again we may refer people to MABS and budgeting services and they deal specifically with debt whether it's mortgage debt or any type of debt, we would be able to give you some financial advice depending on your situation, it may need more support.
Iain	<i>What is MABS?</i>
Michaela	It's the Money Advice Budgeting Service similarly to the Citizen's Information service it's a charitable organization not for profit, they have offices all over the country and they specialize in money advice and that so they have a phone service, a national phone service but they also have offices and typically they would see people who are in distress because of debt. The debt needs to be either on their house or maybe on let's say a personal loan so they wouldn't really have the resources to deal with maybe a debt on a holiday home for example you know but, so it's nothing the financial advisor could advise on. Again it's a free service but people need to call because they only work by appointment.
Iain	<i>Ok, so it's the same as your financial aid that you just have to get in touch first?</i>
Michaela	Yes, you do have to get in touch first and then MABS will direct you either to a self-help website where there is quite a lot of information or it will direct you to one of their offices. The websites are actually very good sources of information, our own website is 'www.citizensinformation.ie' and MABS is 'www.mabs.ie' they both have quite a lot of information so a lot of people may actually be able to find the information they need then they would have the tools and the confidence to do it themselves. So we usually intervene if they need more support.

C.1 Language focus:

Did you understand these words and expressions?

An accountant: this is a person who has trained in financial studies and who can analyse and prepare personal and business accounts.

Payslip: when you are paid your employer gives you a summary of what you have been paid and any money that has been taken out for social contributions, taxes, etc. this document is a 'payslip'.

A return form: this is a tax return form and is a form that you have to fill in and send to the Revenue service if you are self-employed. It shows all of the money you earned and spent in the running of your business.

Mortgage: this is a loan which you take out when you are buying a house or apartment.

Debt: this is when you don't have enough money to pay back what you owe to banks and other services.

C.2 Comprehension

Listen to this piece of the interview again.

Did you understand the information in the interview? Answer these questions.

1. What kind of volunteers help with financial problems? _____
2. If you are employed you may have questions about your _____ .
3. If you are self-employed you may have questions about your _____ .
4. If you are buying a house you may have questions about getting a _____ .
5. The Money Advice Budgeting Service is known as _____ .
6. MABS deals with people who have problems with _____ .
7. Does MABS operate as a phone service or through offices? _____ .
8. If you wish to see a financial advisor with MABS do you drop in or make an appointment?
9. Michaela also advises people to look at the Citizens Information and MABS resources on their _____ .
10. Does Michaela think that people may find what they are looking for on these?

C.3 Language development

Look again at some of the language relating to finance:

Finance relates to money issues, we talk about the Department of **Finance** in the Government. The adjective is **financial**, if you have **financial** problems you can go and get **financial** advice.

An **accountant** is a person who has studied **accountancy**. An **accountant** can analyse or prepare **accounts** for an individual or a business.

Tax is money you have to pay to the state. If this comes from your salary this is called **income tax**. There are also **property taxes**. The office of the **Revenue** Commissioners is responsible for collecting **taxes**. If you are self-employed you have to file a **tax return** every year. Most employers pay the employees' **taxes** directly to the Revenue commissioners from your salary. This type of **tax payment** is called **PAYE** (Pay As You Earn).

Debt is a problem when people **borrow** money from a bank and can't repay the **loan**. When a bank **lends** money for a house, this is called a **mortgage**, if it's for a car or other reasons, it's called a **personal loan**.

Part D: The clients of the Citizens Information Centre

Iain	<i>Would you say you get more Irish people coming in or more people from new communities or new settled communities coming in to find out about things?</i>
Michaela	Well in Dublin 15 I suppose because of the demographic we reflect that demographic so years ago interestingly enough we used to have 50/50 Irish and non-Irish, I think in the last couple of years actually Irish clients are increasing because of the recession and because a lot of people who never really had to depend on social welfare had to start dealing with those public offices and there's more Irish people coming in, but its almost 50/50 and all the countries really are represented.
Iain	<i>I've seen the office now and it is just full of information booklets and information pamphlets would these be where you'd be directing most people to just have a look, have a read themselves? And then you're there if they don't understand or do you tell them this face to face?</i>
Michaela	Yeah, most of the times we find that when people come in very often they've already looked on the website or they have found the leaflets somewhere so very often people come in because their questions are too complex and they haven't been able to find the answer online really. Sometimes what happens if you're not familiar with the system, even the way in which the legislation is written it can be very confusing. So people would come in, but sometimes people would come in just to pick up a leaflet or a form you know we also have a lot of forms, from your driving license to all your social welfare forms to local authority forms. Sometimes people come in just for that but most of the time because they want to talk to somebody about their situation. Just even on that, because Dublin 15 is such an international place we actually offer the services in different languages so by appointment on a Monday evening you could have the support of a Russian translator or interpreter, Romanian, Hungarian and Polish and Portuguese as well. So we have volunteers in all those languages who offer their services to the members of their community that have very little English maybe.
Iain	<i>So it's very much an international feel to Citizens Information in Blanchardstown?</i>
Michaela	Yes and it's interesting because obviously you know a lot of people would come in and our clients aren't citizens of Ireland you know as such but I suppose everybody lives here or works here or is living in Ireland and it's to access the information.

D.1 Language focus:

Did you understand these words and expressions?

Demographic: this means the profile of the local population.

The recession: the downturn in the economy of the country.

Booklets and pamphlets: small publications produced to provide information for the public.

Leaflets: single sheets of paper often folded in 2 or 3 with key information for the public.

Legislation: the laws or how the laws are implemented.

Local Authority: the local government of an area, usually a city or county council.

D.2 Comprehension

Listen to this piece of the interview again.

Did you understand the information in the interview? Answer true or false to these questions

1. Years ago the Citizens Information centre used to have about half and half, Irish and non-Irish. **True False**
2. Since the recession there are fewer Irish people coming to the centre. **True False**
3. As well as advice, people can come in and pick up leaflets and forms. **True False**
4. Most people who come in have already some information on their situation. **True False**
5. The centre only offers information in English. **True False**
6. The centre has solicitors and accountants who speak different languages. **True False**
7. Michaela mentions five languages. **True False**
8. Michaela finds it interesting that many of the people who come to the Citizens Information centre are not actually citizens of Ireland. **True False**

D.3 Language development

This is a summary of what Michaela says happens when people come to the centre. Fill in the blanks with the words provided below and listen for the correct answer

authority - leaflet - license - pick up - questions - system - talk - website - written

People who come in have already looked on the _____ or found a _____ somewhere but they still have _____ to ask. Sometimes the way the legislation is _____ can be very confusing, if you are not familiar with the _____. Sometimes people come in just to _____ a leaflet or a form. We have a lot of forms for example, your driving _____ to your social _____ forms to local _____ forms. Other times people come in because they want to _____ to someone about their situation.

Part E: Problems and issues

In this part Michaela describes the profile of the population in Blanchardstown and the types of issues that they bring to the Citizens Information Centre.

Iain	<i>How does the Blanchardstown office compare to the rest of the country - is it all quite similar? And the problems people have in different areas of the country - are they quite similar or does it vary completely?</i>
Michaela	On one level they're similar because obviously we all live in the same economic circumstances at the moment but there are differences. First of all Dublin 15 is an urban area, it's a large population there's over 100,000 people so it's like a very large town really. We have very young populations so for example it could be parts of either Dublin or the country where the majority of clients would be maybe older clients, we have a lot of younger people like people in their 30's really with young families coming into the centre and that would be quite unique and it's really because of the demographic of Dublin 15 obviously that's reflected in our clients base.
Iain	<i>Obviously it's a very young community really.</i>
Michaela	It is yes, yes.
Iain	<i>Is that mirrored in the types of things people ask you, are there questions of childcare or questions of what to do with children?</i>
Michaela	Yes, well we would have a lot of that, a lot of the questions would be around, well when the school term comes we have a lot of questions around sending the kids to school and accessing school services and a lot of questions are around, school options and educational options maybe the kids are finished the leaving cert what to do next or the parents may be applying for the student grant. We have a lot of that type of information we refer people a lot to the youth services as well. Childcare issues you know for, especially for people who you know want to go back to work and they see that as one of the major obstacles really getting employment if they have to pay for childcare. A lot of people also maybe wanted to have their family come in to live with them from other parts of the world or sometimes maybe you have a mix up where one of the spouses is Irish and the other isn't and the extended family wants to come and we could get quite a lot of questions around visas you know how to come into Ireland and all of that. A lot of questions are around looking for work so options for supports back into employment, retraining

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	and all of that, because a lot of Dublin 15 would be of working age so obviously that comes up a lot in discussion.
Iain	<i>That they would be of working age and how to go about it best, how to get benefits if they are not working?</i>
Michaela	Yes exactly a lot of people maybe have been made unemployed maybe a couple of years now and they are now looking back in trying to get back into employment they want to find out maybe which courses are available because obviously if they have been out of work for a year or two you need to get a bit of retraining so luckily there is quite a lot available at the moment, you know people can get in touch with the social welfare or the local employment services as well, they offer quite a lot of advice and information. Very often people maybe had a job offer typically maybe a part time job offer but they're afraid they're going to lose all their entitlements or all their benefits, and they come to us to see would it really mean, if I took up a job what would I lose in terms of medical cards. So we're able then to go through that and tell the person if they would be better off working and if so how much or if going back to work is costing them too much.

E.1 Language focus:

Did you understand these words and expressions?

Urban: an area which is a town or a city. **Rural** is used to describe an area in the country.

Student grant: students who come from families who do not have a lot of money can get money to help them with their education.

Youth services: services which deal with young people, usually teenagers.

Childcare: services for minding children while parents work.

Employment: in work. **Unemployment:** Out of work.

Retraining: when people are unemployed they sometimes are funded to do courses in new areas where there are more opportunities for employment.

Entitlements and benefits: when people are unemployed they receive **unemployment benefits** which are payments and they may also have **entitlements** to other supports for housing etc.

E.2 Comprehension

Listen to this piece of the interview again.

Listen to the following questions and pick the correct answer

1. Is Blanchardstown an urban or a rural area?	
2. Is the population of Dublin 15 around 10,000 or 100,000?	
3. Is the population in Blanchardstown mostly young or old?	
4. Do parents have concerns about younger children or older children?	
5. What two issues come up for Leaving Cert students?	
6. Are youth services for teenagers or children?	
7. If people are going back to work and they have young children what is a major obstacle?	
8. If people have family coming to visit, they need information on ...	
9. Are people of working age concerned with supports for getting back to work or re-training?	
10. If people are offered part-time work what do they have concerns about on a financial level?	

E.3 Language Development

What do people have concerns about? Make sentences with the following elements:

Example: find / schools / children

They have concerns about finding schools for their children

Access / school services :

Apply / student grants:

Find / employment:

Pay / childcare:

Family / come / Ireland:

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Do you remember the language relating to employment? Fill in the blanks in the following section.

benefits - childcare - employment - information - part-time – retraining - work - unemployed

Since the recession a lot of people have lost their jobs and become _____ in the Blanchardstown area. The local _____ services can help people to find work again. People who have been out of _____ for a few years can consider _____ as this will help them to find work in new areas. People can get in touch with their local social welfare service to find out more about this. Sometimes people are afraid of losing _____ and entitlements if they take a _____ job. People with children worry about the cost of. The Citizens Information Centre can provide all the _____ people need to consider their options in the future.

Part F: Medical Cards

In this part Michaela talks about medical cards

Iain	<i>You briefly mentioned medical cards there is that another thing that comes up is healthcare, health insurance and medical cards?</i>
Michaela	Yes, medical cards would come up a lot both the full medical card and the GP card, I suppose a lot of people who wouldn't have had a medical card, once they are made unemployed they can apply for a medical card and you know it limits the choices people have because a lot of people may have had private health insurance they then have to stop that and rely on the medical card and the public health system. So for a lot of people it's an adjustment you know if it's not something you were used to and you're not sure how it works, it can sound very complicated if you've never really been in the system before.
Iain	<i>And I suppose it can be sort of big and scary to people who've never been through the system or know how the system works.</i>
Michaela	Yes exactly it can be very daunting because you would go to a public office and I'm sure I'm using a lot of jargon as well and you know if you're not familiar with the jargon it can be very off-putting so I mean I would recommend to people - if they're not sure wherever they go - is to ask questions I mean it is your right to be explained how the system works, if you're given a decision by somebody, by a public official, always ask to have it in writing and if they don't want to put it in writing, if you think there is something you're not happy with make a note of who you spoke to - if they give you the name at least the time of day or what the person looked like - so if you need to follow it up you have some kind of reference because if a government department makes a decision on an application they have to give it to you in writing and then what other people do is they come to us and we're able to explain to them why that decision was taken. So in some cases we unfortunately have to tell the person, yes you were refused because you don't qualify because of these grounds in some cases we can tell the person there may be a mistake and we would explain to the person what to do then to rectify that.
Iain	<i>So you put a nice face on it and a helping hand?</i>
Michaela	We hope so. We hope to do that anyway.

F.1 Language focus:

Did you understand these words and expressions?

A medical card: you can apply for this card if your earnings are low and it gives you free hospital care, GP (general practitioner) doctor visits, and free medicine.

A GP visit card: if you do not qualify for a medical card because you earn too much, you may still qualify for a GP visit card which means you don't have to pay for visits to your doctor.

Private health insurance: In Ireland some people pay for private health insurance which covers hospital stays and other medical treatments on a private basis.

Jargon: this is specialist language to do with a particular area, for example – medical jargon / computer jargon / administrative jargon.

F.2 Comprehension

Listen to this piece of the interview again.

Answer these questions

1. What two types of medical cards are mentioned?
2. Why are some people getting medical cards for the first time now?
3. If people have not been in the public healthcare system before, how might they find it?
4. What advice does Michaela give people who don't understand the jargon around the system?
5. What advice does she give people if they are given a decision on something?
6. If the public official doesn't want to put something in writing, what should they do?
7. The Citizens Information centre can explain to you in some cases why you didn't _____.
8. Or in other cases they might be able to tell you that there was a _____.

F.3 Language Development

Read this person's story and fill in the missing words so that each sentence makes sense.

advice – benefit – budgeting - centre - employed - financial - information - legal - loan - medical
- money – mortgage - personal - retraining - unemployed

Seven years ago I had a good job as an electrician and a good standard of living – I had a mortgage on a new house, I had a car loan and health insurance. I had a lot of expenses but I was on a good salary so I was able to pay for it all. Then the company I worked for closed down and I lost my job and when I was _____ I suddenly found I couldn't afford all of these things anymore. I had to apply to the social welfare office to find out what my entitlements were. They told me that I could get unemployment _____ and when I couldn't afford to pay for health insurance, I was able to apply for a _____ card. I still had a lot of problems with debt especially with the _____ repayments on my house and the _____ I had taken out for the car. I went to the Citizens _____ and they gave me a lot of advice. I spoke to a solicitor who gave me _____ advice, and to an accountant who gave me _____ advice. The referred me to MABS which is the M_____ Advice and B_____ Service who helped me a lot. The local employment service advised me on _____ as there were very few opportunities for electricians and found me a course in computing. When I finished the course I found a job with a local company. I was delighted to be _____] and earning money again, and I am very grateful to the Citizens Information service for all the _____ they gave me.