



**Help Line:
0844 8487969**

CITIZENS ADVICE WAVERLEY

Cranleigh CAB *Village Way
Cranleigh GU6 8AF*

Farnham CAB *Montrose House
South Street
Farnham GU9 7RN*

Godalming CAB *36 Bridge Street
Godalming GU7 1HP*

Haslemere CAB *Well Lane House
Well Lane, High Street
Haslemere GU27 2LB*

Dear Client,

In order for us to assist you further, you will need to complete the enclosed **Budget Information Pack** in as much detail as possible. It may be advisable for you to send a holding letter to your creditors and we have enclosed one in the pack with an explanation of how to do this in the information sheet 'Dealing with your debts'. More information and Downloadable template letters are available in the Money Management section on our website www.adviceguide.org.uk

The Budget Information Pack contains:

Personal Information
Authorisation Form – *for you to sign so that, if necessary, we can act on your behalf*
Income List
Expenditure List
Priority Debts List
Non-Priority Debts List
List of other Debt Advice Agencies
Model Letters

When you have completed the pack, please return it to the bureau and we will make you an appointment to see an adviser. If you have difficulty completing the budget information or are unsure of any aspects of the pack, please do not worry, you can call our Help Line **0844 848 7969** for assistance and discuss your difficulties with an adviser.

When you come to your appointment please bring:

- A copy of the latest letter/statement from every creditor/collection agency, for each account.
- Paperwork which shows proof of income (e.g. payslips, benefit letters)
- Bank statements
- Evidence of your regular expenditure (e.g. rent/mortgage statements, council tax and utility bills etc)

It doesn't matter if you don't have all this information available – just bring as much as you can.

It is essential that you tell us about **all** your debts. If you do not, the information we produce for you will not be accurate.

Citizens Advice Waverley

Introduction

If you come into Citizens Advice Waverley about money problems, all CAB advisers can advise you about your debts. You may need several appointments and it will take some time to get your situation under control but you will be helped by remembering these basic rules:

- ❑ **Don't panic, taking things one step at a time will get the situation under control**
- ❑ **Keep in touch with creditors and make sure they know about your situation**
- ❑ **Do not be pressured into making arrangements that you cannot keep and let us know if you have made any arrangements like this**
- ❑ **Make sure that all your debts are taken into account before any offers are made**

Protecting your income

You will need to protect your income as a priority. If you owe money to a bank or building society or a credit card associated with a bank or building society it is essential that your income is not paid into that account. This is because the bank or building society is entitled to use money paid into the account to reduce your debt, leaving you less money to spend on important outgoings like housekeeping.

If this is the case, we recommend that you immediately open a new bank account with a different bank.

Once open then importantly arrange for your income – wages, pension or benefits etc to go to the new account. You will then need to set up new direct debits to pay your utility bills etc.

Preparing your case

We are here to assist you to take control and advisers will explain things you are unsure about. This will involve:

- ❑ Working out your income and expenditure
- ❑ Making sure you know exactly how much you owe and to whom
- ❑ Identifying what priority debts you have
- ❑ Working out how much to offer to the people to whom you owe money
- ❑ Settling how and when you will make payments

Contacting your creditors

First of all you will need to contact all your creditors, to ensure that you have complete information and to ask them to hold further action until you are ready to make offers of repayments.

In the pack you have received from us, you will find a sample letter, one is for a couple and the other is if you are single. With this sample, you could write in your name and address, photocopy it for each creditor and then write in the creditor details before sending. Alternatively there are template letters for you to print off on our website www.adviceguide.co.uk in the Money Management section.

Personal Details

The pack contains a sheet for you to give us details about you and your family and you should fill in all of the sheet. There is a question about non-dependents. A non-dependant is someone who lives

with you for whom you cannot claim benefits, or are no longer receiving child benefit for. This may be an older child or might be a relative such as parent, grandparent or sibling. You need to complete this section, as you should be in receipt of some income from them for their rent and food. An adviser will discuss this with you if you are unsure about anything.

Income and Expenditure

The pack also contains an income and expenditure sheet, which you will need to fill in, in order to begin looking at how much money you have available. To help you fill in the figures, use the guidelines below:

- Be sure that you enter enough for basic things like food, clothes and heating
- Do allow something for emergencies
- Do not include payments to your creditors such as catalogues, credit cards or loans at this stage

If you have any difficulties preparing the Income and Expenditure sheets, please do not worry, call our Help Line 0844 8487969, advisers will try and answer your query, if they cannot, they will make an appointment for you.

Priority Debts

The law allows some creditors ways of getting their money that make them more important than others, these are called priority debts because, if you have mortgage or rent arrears for example, you could lose your home.

In the pack you will see that some of these priorities have been listed and you will need to fill in the creditors details. With these details your financial statement can be prepared, which will be needed to help you negotiate repayment of the arrears.

Non-priority Debts

After making agreements to pay your priority debts, you may still have some surplus money to divide among the non-priority creditors. However, if you have no surplus then we can help you to prepare letters explaining why you cannot pay anything. If you do have something left, it should be divided fairly among your creditors in a process called pro-rata distribution.

The Financial Statement

When you have completed your pack, and returned it to the bureau, we will put the information onto our computer and produce a financial statement. This statement will give details of all your income, expenditure and debts and will allocate payments by pro-rata distribution. The statement will accompany letters to all your creditors. Sometimes, pro-rata payments may not be the most advisable in your circumstances and if this is the case, an adviser will discuss the matter with you.

Finally

We must inform you that although our money advice process works very well, sometimes, creditors may not accept offers and collection actions may follow.

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DEBT ADVICE

BUDGET INFORMATION PACK

Help Line: 0844 8487969



CITIZENS ADVICE WAVERLEY

Name _____ CASE reference _____

All Citizens Advice Bureaux have a set procedure for dealing with debt and, in order to provide an effective service to you, we need to explain what you should expect from us and what we will expect from you.

We promise that:

1. *All your affairs will be treated in total confidence. We will NEVER contact anyone, nor give any information about you to anyone without your permission.*
2. *We will help you to work out your income and expenditure, so that you can decide what payments you can realistically offer to the people you owe and keep up on a regular basis.*
3. *We will advise you to pay your priority debts first (rent, mortgage, gas, electricity, council tax, courts fines and maintenance).*

We expect you to promise to:

1. *Be completely open with us about your financial affairs.*
2. *Tell us, when they happen, of any changes in your circumstances (e.g. getting or losing a job, changes in your relationships, etc.)*
3. *Not to incur any more debts. This will include, for example, cutting up credit cards.*
4. *Keep in touch with us and attend all appointments.*
5. *Accept and follow CAB advice on managing your debts.*
6. *Inform us immediately if creditors have persuaded you to make bigger repayments than you can afford to make*

Should either of us feel unable to keep to these promises then our agreement is ended. If this happens, we will, of course, be happy to continue to support you on this or any other matter but we will not be able to produce financial statements and or to negotiate with creditors on your behalf. **We may write to all creditors and interested parties advising them that the CAB is no longer involved.**

Please read and sign the declaration overleaf.

Yours sincerely,

Advice Manager

TO BE COMPLETED AT FIRST INTERVIEW WITH AN ADVISER:

I / we have read and accept the conditions of this letter and

I / we agree to the contract overleaf.

An adviser has explained the following:-

- My creditors may not accept offers or freeze interest
- My credit rating may be impaired
- My creditors may take further action to collect or enforce debt

Signature of client:

PRINT NAME:

Signature:

Date:

Signature of Clients Partner:

PRINT NAME:

Signature:

Date:



CITIZENS ADVICE WAVERLEY
Incorporating

Cranleigh, Farnham, Godalming & Haslemere Bureaux

CLIENT AUTHORISATION FORM

FULL NAME(S):

.....

ADDRESS:

.....

.....

POST CODE:

I/We authorise Citizens Advice Waverley to act fully on my/our behalf, to negotiate with my/our creditors or any other Agency, as required with reference to my/our record held by third parties.

I/we give my/our consent to the CAB service recording personal information on me/us and to its corresponding on my behalf with any relevant parties, in accordance with the Data Protection Act 1998.

Signed:

Date:

.....

Date:

Personal Information

Please complete all relevant details

Full Name Mr/Mrs/Miss/Ms

Partner's Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Postcode

Telephone Numbers

Children in household

Non-dependents in household

** see Dealing with your debts*

Date of Birth

N.I. Number

No. of vehicles in household

Home	Work
Number	Ages
Number	Ages
Yours	Partner
Yours	Partner

Please tick appropriate box

Employment	Self	Partner	Relationship	
Full time work			Married	
Carer			Divorced	
Long term sick			Living together	
Part time			Separated	
Retired			Single	
Self employed			Widowed	
Student			Other	
Unemployed				
Other				

Housing		Income		Ethnic Origin	
Homeless		Benefits only		African	
Homeowner		Income & Benefits		Bangladeshi	
Hostel		Income Only		Caribbean	
Housing Association		Other		Chinese	
Local Authority Tenant		Disability - do you consider yourself or anyone living with you to have a disability	yes	Indian	
Private Tenant			no	Pakistani	
With relatives				White	
Other				Other	

	Income	Week	4 Weekly	Month	Qtr	Year	Evidence Seen ✓
	Salary or wage						
1	Client's salary/wage (take home)						
2	Partner's salary/wage (take home)						
3	Other income						
4	Other income						
4a	Total Salary (1 to 4)						
	Other Income						
5	Maintenance or child support						
6	Boarders/Lodgers						
7	Non-dependant contributions						
8	Student loans and grants						
9	Other						
9a	Total Other Income (5 to 9)						
	Benefits						
10	Jobseeker's Allowance (income based)						
11	Jobseeker's Allowance (Contribution based)						
12	Income Support						
13	Working Tax Credit						
14	Child Tax Credit						
15	Child Benefit						
16	Incapacity Benefit / Employment & Support Allowance or Statutory Sick Pay						
17	Disability Living Allowance or Attendance Allowance						
18	Carer's Allowance						
19	Housing Benefit						
19a	Council Tax Benefit						
20	Other (e.g. Maternity Allowance/SMP etc)						

21a	Total Benefits (10 to 20)						
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	Pensions	Week	4 Weekly	Month	Qtr	Year	Evidence Seen ✓
22	State pension(s)						
23	Private or work pension(s)						
24	Pension Credit						
25	Other						
25a	Total Pensions (22 to 25)						
25b	Total Monthly Income 4a + 9a + 21a + 25a						
Assets							
	House/Flat	£	Notes				Evidence Seen ✓
26	Total value of property(ies)						
27	Mortgage outstanding						
28	Secured loan(s) outstanding						
28a	Total Equity (26 – 27 – 28)						
Other assets							
29	Value of vehicle(s) (less HP outstanding)						
30	Savings						
31	Other assets						
31a	Total Other Assets (29-31)						
31b	Total Equity & Assets (28a + 31a)						

	Expenditure						
	Essential Expenditure	Week	4 Weeks	Month	Qtr	Year	Evidence Seen ✓
32	Rent						
33	Ground rent and service charges						
34	Mortgage						
35	Other secured loans						
36	Mortgage Endowment and MPPI						
37	Building and contents insurance						
38	Pension and life insurance						
39	Council Tax						
40	Gas						
41	Electricity						
42	Water						
43	Other utilities (coal, oil, calor gas)						
44	TV Licence						
45	Magistrates' court fines						
46	Maintenance or child support						
47	Hire Purchase / conditional sale						
48	Childcare costs						
49	Adult care costs						
50	Other						
51	Other						
52	Other						
52a	Total Essential Expenditure (32-52)						

	Phone	Week	4 Weeks	Month	Qtr	Year	Evidence Seen ✓
53	Home phone						
54	Mobile phone						
55	Other						
55a	Total Phone (53-55)						
	Travel						
56	Public transport work/school etc						
57	Other (e.g. taxis)						
58	Car insurance						
59	Road tax						
60	Fuel - Petrol, Diesel, Oil etc						
61	MOT and car maintenance						
62	Breakdown or recovery						
63	Parking charges / tolls						
64	Other car costs						
64a	Total Travel (56 to 64)						
	Housekeeping						
65	Food and milk						
66	Cleaning and toiletries						
67	Newspapers & magazines						
68	Cigarettes and tobacco						
69	Alcohol						
70	Laundry and dry cleaning						
71	Clothing and footwear						
72	Nappies and baby items						
73	Pet food						
74	Other						
74a	Total housekeeping						

	Other Expenditure	Week	4 Weeks	Month	Qtr	Year	Evidence Seen ✓
75	Health - dentist, glasses/prescriptions						
76	Repair / house maint inc window cleaning						
77	Hairdressing / haircuts						
78	Cable, satellite and internet						
79	TV, video & other appliance rental						
80	School meals and meals at work						
81	Pocket money and school trips						
82	Lottery and pools etc						
83	Hobbies / leisure / sport / outings / gym						
84	Gifts -Christmas, birthdays, charity etc						
85	Vet bills and pet insurance						
86	Other (e.g. postage)						
87	Other						
87a	Total Other Expenditure (75 to 87)						
	Total Exp (52a + 55a + 64a + 74a + 87a)						

PRIORITY DEBTS – continue on separate sheet if necessary

Mortgage Arrears/Second Mortgage Arrears/Secured Loan Arrears				
Name and Address of Lender				
<i>(For Bureau to complete: Has client received letter from Lender's Solicitor? Yes/ No/ Don't know)</i>				
Account Number	Total Arrears	Regular Monthly Arrears Payment	Total borrowed	Owned by: Client / partner / both

Rent Arrears			
Name and Address of Landlord/Council/Housing Association			
<i>(For Bureau to complete: Has client received letter from Lender's Solicitor? Yes/ No/ Don't know)</i>			
Reference Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both

Electricity Arrears			
Name and Address of Supplier			
<i>(For Bureau to complete: Has client received letter from Lender's Solicitor? Yes/ No/ Don't know)</i>			
Account Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both

Gas Arrears			
Name and Address of Supplier			
<i>(For Bureau to complete: Has client received letter from Lender's Solicitor? Yes/ No/ Don't know)</i>			
Account Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both

Council Tax Arrears
Name and Address of Tax Office
<i>(For Bureau to complete: Has client received notice of legal action? Yes/ No/ Don't know)</i>

Reference Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both
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Tax Arrears

Name and Address of Tax Office

(For Bureau to complete: Has client received notice of legal action? Yes/ No/ Don't know)

Reference Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner
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Court Fine Arrears NB: Do not include County Court Judgements in this section
- see Non-Priority Creditor list

Name and Address of Court

Case Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner
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Child Maintenance Arrears

For whom?

Account Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner
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National Insurance Arrears

Name and Address of Office dealing with case

National Insurance No	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner
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Other Priority Debt Arrears

Name and Address

Reference Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both
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NON-PRIORITY CREDITORS – e.g. credit cards, store cards, bank loans, catalogues etc.

Use one box per Credit Debt

Creditor Name, Address & Telephone Number	Collector/Solicitor Name, Address & Telephone Number	Type of Debt & Account Number	Owned By: Client Partner Both	Amount Owing

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NON-PRIORITY CREDITORS - continued

Use one box per Credit Debt

Creditor Name, Address & Telephone Number	Collector/Solicitor Name, Address & Telephone Number	Type of Debt & Account Number	Owned By: Client Partner Both	Amount Owing

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DEBT ADVICE AGENCIES

These organizations do not charge for their services

National Debtline

Tricorn House
51-53 Hagley Road
Edgbaston
Birmingham
B16 8TP

Freephone: 0808 808 4000 (Mon-Fri 9.00am-9.00pm; Sat 9.30am-1.00pm)

Fax: 0121 410 6230

Website: www.nationaldebtline.co.uk the website has useful factsheets

National Debtline is a national telephone helpline which gives advice to people with debt problems.

Consumer Credit Counselling Service (CCCS)

Wade House
Merrion Centre
Leeds
LS2 8NG

Freephone: 0800 138 1111 (Mon-Fri 8.00am-8.00pm)

Website: www.cccs.co.uk

The Consumer Credit Counselling Service is a charitable organisation funded by the credit industry to provide credit counselling to people in the UK.

Payplan

Kempton House
Dysart Road
Grantham
NG31 7LE

Freephone: 0800 716239 (open 24 hours)

Website: www.payplan.com

Payplan is a company which provides a free debt management service to people in the UK. It is independent and is funded by the credit industry.

Business Debt Line

Business debt line's freephone number is 0800 197 6026 and now a new website www.bdl.org.uk is where all small business clients can find assistance.

Other Useful Web Sites

www.citizensadvicewaverley.org.uk

www.adviceguide.org.uk Citizens Advice has useful factsheets

www.moneysavingsexpert.com

From:

To:

Date:

Your Ref:

Dear

I am having considerable difficulty in meeting my current financial commitments and am therefore taking advice from Citizens Advice Waverley.

In order for me to make a full evaluation of the situation, I am writing to all my creditors. I would be grateful if you could send me full up-to-date details of my account(s) to enable me to prepare an accurate financial statement.

I request that you take no further enforcement action in the meantime. I would also ask that you freeze all interest on the account(s) to prevent an already difficult situation becoming untenable.

I will write to you again when my financial statement is complete and hopefully I will then be in a position to make an offer of repayment. Thank you for your co-operation in this matter.

Yours faithfully

From:

To:

Date:

Your Ref:

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