



## Camberley CAB

*Rear of library  
Knoll Road  
Camberley  
GU15 3SY*

**Appointment Line:  
01276 417900**

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'.

The Budget Information Pack contains:

Authorisation Form – *for you to sign so that we can act where necessary, on your behalf*

Personal Information

Income List } you can complete the amount in whichever column is relevant *either*

Expenditure List } *weekly/4 weekly/monthly/quarterly or annually*

Priority Debts List

Non-Priority Debts List

Dealing with your debts

When you have completed the pack, you will need to bring the information to the Bureau or post it to the Bureau at the above address. You will then be contacted by the bureau to arrange your follow-up appointment. If you have difficulty completing the budget information or are unsure of any aspects of the pack, please do not worry, you can call us on 01276 417900 and we will either be able to give you immediate assistance, or arrange for an adviser to return your call.

### **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 important that you tell us about **all** your debts, if you do not, the information we produce for you will not be accurate.

# Dealing with your debts

## Introduction

If you come into Camberley CAB 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. Your income is possibly paid into a bank or building society where you might also owe some money. In this case that bank or building society will take its interest and costs directly from your account, reducing the amount you have left to spend on your 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 open 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 of a holding letter. 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.

## Personal Details

The pack contains a sheet for you to give us details about you and your family and you should fill in the entire 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 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 Appointments Line 01276 417900 and our receptionist will try and arrange for an adviser to speak to you or call you back.

## **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 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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Name \_\_\_\_\_ CASE reference \_\_\_\_\_

It may become apparent after our initial appointment that you are happy to manage your situation yourself, with only occasional support from the CAB. However if you need more substantial help you need to know that 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,

**Manager**

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:



## 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**

<i>Home</i>	<i>Work</i>
<i>Number</i>	<i>Ages</i>
<i>Number</i>	<i>Ages</i>
<i>Yours</i>	<i>Partner</i>
<i>Yours</i>	<i>Partner</i>

Please tick appropriate box

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

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

	<b>Income</b>	<b>Week</b>	<b>4 Weekly</b>	<b>Month</b>	<b>Qtr</b>	<b>Year</b>	<b>Evidence Seen ✓</b>
	<b>Salary or wage</b>						
1	Client's salary/wage (take home)						
2	Partner's salary/wage (take home)						
3	Other income						
4	Other income						
4a	<b>Total Salary (1 to 4)</b>						
	<b>Other Income</b>						
5	Maintenance or child support						
6	Boarders/Lodgers						
7	Non-dependant contributions						
8	Student loans and grants						
9	Other						
9a	<b>Total Other Income (5 to 9)</b>						
	<b>Benefits</b>						
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	<b>Total Benefits (10 to 20)</b>						



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

<b>Expenditure</b>							
	<b>Essential Expenditure</b>	<b>Week</b>	<b>4 Weeks</b>	<b>Month</b>	<b>Qtr</b>	<b>Year</b>	<b>Evidence Seen</b> ✓
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	<b>Total Essential Expenditure (32-52)</b>						

	<b>Phone</b>	<b>Week</b>	<b>4 Weeks</b>	<b>Month</b>	<b>Qtr</b>	<b>Year</b>	<b>Evidence Seen ✓</b>
53	Home phone						
54	Mobile phone						
55	Other						
55a	<b>Total Phone (53-55)</b>						
	<b>Travel</b>						
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	<b>Total Travel (56 to 64)</b>						
	<b>Housekeeping</b>						
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	<b>Total housekeeping g</b>						

	<b>Other Expenditure</b>	<b>Week</b>	<b>4 Weeks</b>	<b>Month</b>	<b>Qtr</b>	<b>Year</b>	<b>Evidence Seen</b> ✓
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	<b>Total Other Expenditure (75 to 87)</b>						
	<b>Total Exp (52a + 55a + 64a + 74a + 87a)</b>						

**PRIORITY DEBTS – continue on separate sheet if necessary**

<b>Mortgage Arrears/Second Mortgage Arrears/Secured Loan Arrears</b>				
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

<b>Rent Arrears</b>			
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

<b>Electricity Arrears</b>			
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

<b>Gas Arrears</b>			
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

<b>Council Tax Arrears</b>			
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

<b>Tax Arrears</b>			
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

<b>Court Fine Arrears</b>			
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

<b>Child Maintenance Arrears</b>			
For whom?			
Account Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner

<b>National Insurance Arrears</b>			
Name and Address of Office dealing with case			
National Insurance No	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner

<b>Other Priority Debt Arrears</b>			
Name and Address			
Reference Number	Total Arrears	Regular Monthly Arrears Payment	Owned by: Client / partner / both







**Holding Letter**

Your name and address

Date .....

Creditor's name and address

Dear Sir/Madam,

I/We are writing to you regarding the outstanding account - agreement number .....

Unfortunately I/we are suffering financial difficulties due to.....and I/we am finding it very difficult to meet my/our contractual payments.

I/We have sought advice from Camberley Citizens Advice Bureau who have advised me/us on priority and non-priority debts/expenditure and on the legal and recovery action my/our creditors could take.

In addition, Camberley Citizens Advice Bureau has provided me/us with their debt management pack which I/we have decided on using in regard to their informal debt management plan.

Taking the above into account, I/we would be grateful if you would help us make a full assessment of the current financial situation by providing me/us with up to date account details.

It would also be appreciated if any interest charges were waived/suspended pending satisfactory payment arrangements.

When I/we have received all up-to-date balances, I/we will draft a financial statement / offer and forward to you for your consideration and acceptance with an early response being appreciated.

Meanwhile I/we ask that no further action be taken. Your assistance and co-operation would be greatly appreciated.

Yours faithfully