



OUR SERVICE

Thank you for booking an appointment with us regarding **debt issues**. We would like to deal with your enquiry in one visit. At the interview we will begin by assessing the whole situation

Debt Enquiries

Unless we have the documentation listed which is relevant to your enquiry we will not be able to do our job effectively and we may not be able to deal with your enquiry at all.

If you do not have the relevant paperwork, it will probably be better to come back another time rather than wait to see an adviser today.

RELEVANT DOCUMENTATION

RELATING TO YOUR INCOME

Your household's total income, e.g. payslips and/or benefit decision letters or bank statements with details of

- ◆ Earnings (yours and partners)
- ◆ Income Support
- ◆ Job Seekers Allowance
- ◆ Pensions (state, private, occupational)
- ◆ Tax Credits (CTC and WTC)
- ◆ Housing Benefit
- ◆ Council Tax Benefit
- ◆ Disability Living Allowance
- ◆ Attendance Allowance
- ◆ Employment Support Allowance

RELATING TO YOUR EXPENDITURE

Your households total expenditure e.g. recent bills, tenancy agreements or bank statements with details of :

- ◆ Rent payable
- ◆ Gas and Elec bills
- ◆ Water bills
- ◆ Council tax bills etc...

RELATING TO YOUR DEBTS

These may be arrears of council tax, rent or mortgage, water, gas, telephone or HP, bank loans, overdrafts, credit cards, fines, catalogues, etc.

Please bring

- ◆ Details of what you owe and to whom
- ◆ The original agreements if available
- ◆ The most recent correspondence from each creditor or the current collection agency if one is involved.

COURT PAPERS

We also need **all** the court papers if we are to take effective action in relation to:

- ◆ Possession claims, possession orders or warrants of possession
- ◆ Money claims, county court judgments or warrants of execution
- ◆ Bailiff notices

Further visits may be necessary as we may not be able to deal with your enquiry in a single