



Debt Pack CLIENT FINANCIAL AGREEMENT (PLEASE GIVE A COPY OF CFA TO CLIENT TO RETAIN)

What you can expect from us

Our service is always free to our clients

We will help you to explore your debt problem

We will complete an income and expenditure form to understand your finances

We will look for ways to increase your income and reduce your outgoings

We will explain the debt options you have and how they will affect you

We will keep you informed of any action we take and the progress of your enquiry. We will provide you with copies of all correspondence sent to your creditors

What we expect from you

You will attend all appointments we arrange for you (or let us know as soon as possible if you cannot attend)

You will let us know if there is a change in your circumstances that may affect your case (such as you lose your job, someone joins the family, you move home)

You will provide all information and evidence that your adviser asks. For example; evidence of your income, expenditure and debts - failure to do so may mean our advice is not correct

If you have an advisor acting on your behalf, you will not negotiate directly with creditors before discussing it with your advisor

You will not borrow more money or enter into a new credit agreement
If you do not wish us to act on your behalf you will tell us you no longer need our help

Confidentiality and consent

The records we keep are for the use of PWCAC only

We will not tell anyone about your enquiry and we will not pass any information on to any third party without your permission

Third parties such as AQS Assessors will from time to time require access to client records. It is possible that your file may be assessed for auditing purposes. You have the right to opt out from having your file included in this process

Case closure

We will close your case if:

A strategy we have assisted you with has been implemented successfully

You disengage with the advice process

You advise us that you no longer need our assistance

We have provided you with advice and directed you to available resources

We have referred you to another organisation to help you further

We are not able to provide a service to you

Referral and signposting

In some circumstances we may refer you to another agency for further help for example online free debt agencies

We only refer and signpost to agencies that have a good record of providing a high quality of service and are free

Please note

Wherever possible we will give you the information and resources you need to resolve your debt problem

If the complexity of the problem, or your personal situation, means you are not able to deal with every aspect of your case, we may be able to provide ongoing support for the issues with which you need our help. If we feel you will be better supported by another debt agency then we can refer you

Your advisor will help you access a debt solution, guide you to self-help material enabling you to resolve your issues, or refer you to another agency who is best equipped to help you

Our help may not stop some of the creditors' actions and whilst we are supporting you creditors may continue to add interest and charges to your debt

If we or you write to the people you owe money to and let them know you are having difficulty, your credit rating may be affected. It may also be affected if your payments are reduced or stopped, or you enter into an insolvency solution. This information will remain on your credit record for up to six years and could make running a business, getting a mortgage, renting somewhere to live, or getting credit, more difficult.

Even if you have arrears, it is important that you continue to make payments for your **ongoing** rent and/or mortgage, council tax, gas, and electricity, in particular.

Your advisor may agree actions with you, it is your responsibility to complete these

Financial Conduct Authority and complaints

Our advice service is authorised and regulated by the Financial Conduct Authority (FCA) If you are not happy with the service provided to you, please follow our complaints procedure which can be found at: www.pwcac.org. If you are not happy with our final response, you can take your complaint to the Financial Ombudsman: www.financial-ombudsman.org.uk.

Paddock Wood Community Advice Centre

Client Consent Form and Letter of Authority

I/We authorise relevant members of the Paddock Wood Community Advice Centre to act or negotiate on my/our behalf.

The Data Protection Act 2018

In order to help you, we need to store and process personal information about you. The law states that we must obtain your consent to do this. Everything you tell us and all information we ascertain will be treated confidentially.

Because we may need to speak to other people in order to help you, we also need to ask your consent to share your personal information with relevant third parties and to correspond with them on your behalf.

I consent to PWCAC storing and processing my personal and medical data, in electronic and written form.	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

I consent to PWCAC sharing my personal data with relevant third parties and to corresponding with them on my behalf.	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

Mr/Mrs/Ms/Miss (delete)

First Name: _____

Date of Birth: _____

Surname: _____

NI No.: _____

Address: _____

_____ Postcode: _____

Signature: _____ Date: _____

DOCUMENTS TO BRING WITH YOU

If we are to assist you we must have full details of ANY of the following that applies to you. Please check the list and bring all relevant papers with you.

WITHOUT THIS INFORMATION WE ARE UNLIKELY TO BE ABLE TO PRODUCE A FINANCIAL STATEMENT

1. Two or more recent payslips from each job
2. Details and amounts of any benefits, pensions and maintenance that you receive
3. Any correspondence showing how these benefits, pensions and maintenance have been worked out.
4. Details of any other income you receive
5. For each organisation that you owe money to, the name, address, account number and an indication of how much you owe, plus any arrears (eg your bank, credit cards, HP agreements, debt collection agencies, etc).
6. Details of any maintenance you pay either as part of a voluntary agreement or through the CSA
7. Any court papers you have received
8. Rent card/book plus name and address of your landlord and account number.
9. Mortgage details plus name and address of the lender, your account number and details of any arrears.
10. Details of any ground rent, service charges you have to pay plus any arrears
11. Details of your council tax and any arrears
12. A recent water bill and details of arrears
13. A recent sewerage bill (if billed separately) and details of arrears
14. A recent gas bill and details of arrears
15. A recent electricity bill and details of arrears
16. Recent telephone bills – BT and mobile - and details of arrears
17. Details and amounts of income tax or National Insurance that you owe
18. Details of any savings
19. Three most recent bank statements

The Paddock Wood Community Advice Centre will treat this information in strictest confidence and no organisation or individual will be contacted to discuss your circumstances without your permission.

If you have a loan attached to a bank account or a bank overdraft we advise you to open a basic bank account with another supplier immediately to protect your income. Please write to your existing bank to close this account.

CLIENT FACT SHEET

CASEWORKER	
CASE REF	
DATE	
CLIENT NAME	
CLIENT ADDRESS	
CLIENT D.O.B.	
CLIENT NI NUMBER	
CLIENT EMPLOYMENT STATUS (Employed / FT / PT / Self-employed / Unemployed / Retired)	
NUMBER OF DEPENDANTS UNDER 16	
NUMBER OF DEPENDANTS 16-18	
NUMBER OF NON-DEPENDANTS	
TOTAL NUMBER IN HOUSEHOLD	
TOTAL VEHICLES	

Your personal budget

Please complete this as fully as possible.

To save your time, if this can be completed in advance of your appointment, that would be most helpful. You can put this through the door if we are shut.

For your confidentiality, please put the completed form in a sealed envelope.

	INCOME	Weekly	Every 4 Weeks	Monthly	Annual	Adviser Use
	Earnings					
1	Client's salary (take home)					
2	Partner's salary (take home)					
3	Other income					
4	Other income					
	Benefits & Tax Credits					
5	Universal Credit					
6	Jobseekers' Allowance (income based)					
7	Jobseekers' Allowance (contribution based)					
8	Income support					
9	Working Tax credit					
10	Child Tax credit					
11	Child Benefit					
12	Employment Support Allowance or Statutory Sick Pay					
13	Disability Benefits (Disability Living / Attendance Allowance)					
14	Carer's Allowance					
15	Local Housing Allowance / Housing Benefit					
16	Council Tax Benefit					
17	Other Benefits / Tax Credits (Maternity Allowance / SMP etc.)					
18	Other					
	Pensions					
19	State pension					
20	Private or work pensions					
21	Pension credit					
22	Other pensions					
	Other Income					
23	Maintenance / Child Support					
24	Boarders / Lodgers					
25	Non-dependent contributions					
26	Student loans and grants					
27	Other					

	ASSETS	Weekly	Every 4 Weeks	Monthly	Annual	Adviser use
	House/flat	Equity				
28	Total value of propert/ies					
29	Mortgage outstanding					
30	Secured loan outstanding					
	Other Assets	Assets				
31	Value of vehicles (less outstanding HP)					
32	Savings					
33	Other assets					
PLEASE CONFIRM YOU HAVE DISCUSSED THE USE OF ASSETS TO MAKE LUMP SUM PAYMENTS					YES / NO	

	EXPENDITURE OUTGOINGS - FIXED	Weekly	Every 4 Weeks	Monthly	Annual	Adviser use
	Home and Contents					
34	Rent					
35	Ground Rent and Service Charges					
36	Mortgage					
37	Mortgage endowment					
38	Secured loans					
39	Council tax/rates					
40	Appliance & furniture rental (incl. HP, conditional sale etc.)					
41	TV licence					
42	Other costs					
	Utilities					
43	Gas					
44	Electricity					
45	Other costs (including coal, oil, calor gas etc.)					
46	Other expenditure					
	Water					
47	Water supply					
48	Water waste					
	Care and health costs					
49	Childcare costs					
50	Adult care costs					
51	Maintenance or child support					
52	Prescriptions and medicines					
53	Dentistry and opticians					
54	Other costs					
	Transport and Travel					
55	Public transport (e.g. work, school, shopping etc.)					
56	Hire Purchase or conditional sale vehicle					
57	Car Insurance					
58	Road tax					
59	MOT and ongoing maintenance					
60	Breakdown cover					
61	Fuel, parking and toll road charges					
62	Other costs (including taxis)					

	EXPENDITURE OUTGOINGS - FIXED	Weekly	Every 4 Weeks	Monthly	Annual	Adviser use
	School costs					
63	School uniform					
64	After-school clubs and school trips					
65	Other costs					
	Pensions and Insurances					
66	Pension payments					
67	Life insurance					
68	Mortgage payment protection insurance					
69	Buildings and contents insurance					
70	Health insurance (medical, accidental or dental)					
	Professional Costs					
71	Professional Courses					
72	Union Fees					
73	Professional Fees					
74	Other					
	Other Essential Costs					
75	Other essential costs					

	EXPENDITURE OUTGOINGS - FLEXIBLE	Weekly	Every 4 Weeks	Monthly	Annual	Adviser use
	Communications and Leisure					
76	Home phone, internet, TV package (including film subscriptions)					
77	Mobile phone					
78	Hobbies, leisure or sport (e.g. socialising, eating out, outings, clubs)					
79	Gifts (e.g. birthdays, festivals, charity donations)					
80	Pocket money					
81	Newspapers, magazines, stationery and postage					
82	Other costs					
	Food and Housekeeping					
83	Groceries (e.g. food, pet food, non-alcohol drinks, cleaning)					
84	Nappies and baby items					
85	School meals and meals at work					
86	Laundry and dry cleaning					
87	Alcohol					
88	Smoking products					
89	Vet bills & pet insurance					
90	House repairs and maintenance					
91	Other costs					
	Personal Costs					
92	Clothing and footwear					
93	Hairdressing					
94	Toiletries					
95	Other costs					

	Priority Debts	Amount owed	Monthly Payment Offer	Account No. or Card No.
	Debt			
100	Rent arrears			
101	Mortgage arrears			
102	Other secured loan arrears			
103	Magistrates / Sheriffs Courts fine arrears			
104	Council Tax arrears			
105	Maintenance or child support arrears			
106	Gas arrears			
107	Electricity arrears			
108	Hire purchase or conditional sale arrears			
109	Income Tax			

	Debt			
110	Other Non-priority Debt:			
111	Other Non-priority Debt:			
112	Other Non-priority Debt:			
113	Other Non-priority Debt:			
114	Other Non-priority Debt:			
115	Other Non-priority Debt:			
116	Other Non-priority Debt:			
117	Other Non-priority Debt:			
118	Other Non-priority Debt:			
119	Other Non-priority Debt:			
120	Other Non-priority Debt:			