

1. About you

You need to be clear about whose details you are going to include. For example: if you live with a partner, are you going to prepare a joint budget? If you have any non-dependants living with you, how will you treat their income and outgoings?

Q1 Your name: _____

This will appear on your financial statement.

Q2 Your address:

This will appear on your financial statement.

Q3 Your telephone number: _____

This will appear on your financial statement.

Q4 Is this a joint budget with your partner? Yes ☐ No ☐

Your money adviser will already have spoken to you about who you should include in your budget but if you have a query about this, or want to discuss it further, make a note in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q5 Do you have any non-dependants living with you? Yes ☐ No ☐

A non-dependant is someone who lives in your house who is not your partner or a dependant child, such as a grown-up child or an elderly relative.

Q6 How many children under 14 do you have? _____

How many children over 14 do you have? _____

Q7 What is your employment status?

You may choose more than one option. Choose all the descriptions that apply to you. If 'other', use the 'notes' box to explain what this is.

- ☐ Full-time employed ☐ Part-time employed ☐ Unemployed ☐ Self-employed
☐ Not working due to care responsibilities ☐ Full-time student ☐ Not working due to sickness or disability
☐ Other

What is your partner's employment status?

You may choose more than one option. Choose all the descriptions that apply to you. If 'other', use the 'notes' box to explain what this is.

- ☐ Full-time employed ☐ Part-time employed ☐ Unemployed ☐ Self-employed
☐ Not working due to care responsibilities ☐ Full-time student ☐ Not working due to sickness or disability
☐ Other

Q8 How many vehicles do you own? _____

Creditors are likely to object to two vehicles appearing on a financial statement unless this is for a good reason. For example, if an extra car is needed because someone in the household has a disability, or if two cars are needed because this is the only way that two working adults can get to work in different workplaces. You will need to explain this to your creditors, use the 'notes' box to say why you need more than one car.

Notes or Comments:

Use this space to add any information you think may be relevant.

2. Your income

Include all types of income coming into your household.

When you finalise your budget, your adviser will check your income details with you and include a summary of this information on the financial statement to send to your creditors.

In this section: Your salary or wages Other income Your benefits & tax credits
Your pensions Notes or comments

Your salary or wages

You should include normal take-home pay. This means wages and salary after deductions for tax, National Insurance and pension contributions. Only include overtime payments if you receive these on a regular basis.

Q1 Your salary or wages: £ _____ **monthly** ☐ **weekly** ☐
Your partner's salary or wages: £ _____ **monthly** ☐ **weekly** ☐

Q2 Your other salary or wages: £ _____ **monthly** ☐ **weekly** ☐
Your partner's other salary or wages: £ _____ **monthly** ☐ **weekly** ☐

For example, this could be from a second job. If you have other salary or wages, use the 'notes' box to tell us what this is.

Q3 Your other salary or wages: £ _____ **monthly** ☐ **weekly** ☐
Your partner's other salary or wages: £ _____ **monthly** ☐ **weekly** ☐

Total monthly salary or wages: £ _____

Other income

Complete this section to show what other types of income you might have.

Q4 Your maintenance or child support: £ _____ **monthly** ☐ **weekly** ☐
Your partner's maintenance or child support: £ _____ **monthly** ☐ **weekly** ☐

This means maintenance paid to you or your partner, not maintenance you or your partner pay to someone else.

Q5 Your boarders or lodgers: £ _____ **monthly** ☐ **weekly** ☐
Your partner's boarders or lodgers: £ _____ **monthly** ☐ **weekly** ☐

This means the rent you receive from any boarders or lodgers you have living with you.

Q6 Your non-dependants' contributions: £ _____ **monthly** ☐ **weekly** ☐
Your partner's non-dependants' contributions: .. £ _____ **monthly** ☐ **weekly** ☐

If you have grown-up children or other non-dependants in the house, include how much they pay towards their 'keep'.

Q7 Your student loans and grants: £ _____ **annually** ☐ **monthly** ☐ **weekly** ☐
Your partner's student loans and grants: £ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

It can be complicated to work out your income from student loans or grants. If you are not sure, make a note in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

continued →

Other income (continued)

Q8 Your other income:£ _____ monthly ☐ weekly ☐
 Your partner's other income:£ _____ monthly ☐ weekly ☐

Q9 Your other income:£ _____ monthly ☐ weekly ☐
 Your partner's other income:£ _____ monthly ☐ weekly ☐

If you have other types of income that we have not listed, use the 'notes' box to tell us what this is.

Total monthly other income:£ _____

Your benefits & tax credits

You need to include all benefits and tax credits you receive.

Q10 Your income-based Jobseekers Allowance:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's income-based Jobseekers Allowance: ..£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q11 Your contribution-based Jobseekers Allowance:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's contribution-based Jobseekers Allowance: ...£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q12 Your Income Support:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Income Support:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q13 Your Working Tax Credit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Working Tax Credit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q14 Your Child Tax Credit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Child Tax Credit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q15 Your Child Benefit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Child Benefit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q16 Your Incapacity Benefit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Incapacity Benefit:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q17 Your Employment and Support Allowance:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Employment and Support Allowance: ...£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q18 Your Statutory Sick Pay:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Statutory Sick Pay:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Q19 Your Disability Living Allowance:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐
 Your partner's Disability Living Allowance:£ _____ 4-weekly ☐ fortnightly ☐ weekly ☐

Explain in the 'notes' box who gets Disability Living Allowance and why.

continued →

Your benefits & tax credits (continued)

Q20 Your Attendance Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's Attendance Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Explain in the 'notes' box who gets Attendance Allowance and why.

Q21 Your Carer's Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's Carer's Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q22 Your Housing Benefit/Local Housing Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's Housing Benefit/Local Housing Allowance: ... £ 4-weekly ☐ fortnightly ☐ weekly ☐

If you include your Housing Benefit / Local Housing Allowance as income, make sure you put your full rent in the 'outgoings' section at Step 4.

Q23 Your Council Tax Benefit: £ 4-weekly ☐ fortnightly ☐ weekly ☐

(or help with your rates in Northern Ireland)

Your partner's Council Tax Benefit: £ 4-weekly ☐ fortnightly ☐ weekly ☐

(or help with their rates in Northern Ireland)

If you include your Council Tax Benefit as income, make sure you put your full Council Tax in the 'outgoings' section at Step 4.

Do you live in Northern Ireland? If you include any help you get with your Rates as income, make sure you put your full Rates in the 'outgoings' section at Step 4.

Q24 Your Maternity Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's Maternity Allowance: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q25 Your Statutory Maternity Pay: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's Statutory Maternity Pay: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q26 Your other benefits and tax credits: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's other benefits and tax credits: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q27 Your other benefits and tax credits: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Your partner's other benefits and tax credits: £ 4-weekly ☐ fortnightly ☐ weekly ☐

If you have other benefit income that we have not listed, use the 'notes' box to tell us what this is.

Total monthly benefits: £

Your pensions

You need to include all the pensions you receive.

Q28 Your state pension: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q29 Your private or work pensions: £ 4-weekly ☐ fortnightly ☐ weekly ☐

Q30 Your Pension Credit: £ 4-weekly ☐ fortnightly ☐ weekly ☐

There are two parts to Pension Credit: Guaranteed Credit and Savings Credit. You may be getting one or both of them. Include your total Pension Credit here.

Total monthly pension: £

Total monthly income: £

continued →

Notes or comments:

Use this space to add any information you think may be relevant.

3. Your Assets

Assets are things like savings or the value of property such as your home or car. On the financial statement, you will need to confirm that you have discussed assets with your adviser and whether you can make any lump-sum payments to pay off your debts.

In this section: Your home Other assets Notes or comments

Your home

Q1 How much is your home worth? £ _____

To complete this section, make an estimate of how much you could sell your house for.

Q2 How much is the total amount of the mortgage you owe? £ _____

This section is about your assets, so you need to put here the total amount that you owe on your mortgage and not what you pay each month.

Q3 How much is the total amount of any secured loans you owe? £ _____

This section is about your assets, so you need to put here the total amount that you owe on any secured loans and not what you pay each month.

Total home equity:..... £ _____

Other assets

Complete this section if you have other assets.

Q4 What is the value of your vehicle(s)? £ _____

Q5 If you have any vehicles on hire purchase, how much is left to pay on your loan(s)? £ _____

Before completing this section, check what sort of vehicle finance you have. This is because not all vehicle finance is hire purchase. Make sure that you only include details of a hire-purchase or conditional-sale loan here. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q6 How much are your savings? £ _____

Don't include your children's savings here.

Q7 What other assets do you have? £ _____

If you have other assets that we have not listed, use the 'notes' box to tell us what they are.

Total other assets:..... £ _____

Total assets:..... £ _____

Notes or comments:

Use this space to add any information you think may be relevant.

4. Your spending

It is important to work out how much money your household spends on basic living expenses. Be careful not to miss something out, or you may find you can't keep up with the payments you agree with your creditors.

In this section: Essential expenditure Phone Travel Housekeeping
 Other expenditure Notes or comments

Essential expenditure

Only include details of your normal payments for these items. If you have arrears, include them in the section about priority debts below. Don't include debt or credit payments here.

Q1 Rent:..... £_____ monthly ☐ fortnightly ☐ weekly ☐

This should be your full rent. Include any Housing Benefit you get in the 'Income' section at Step 2.

Q2 Ground rent and service charge:..... £_____ monthly ☐ weekly ☐

This is normally only charged if you own your own flat. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q3 Mortgage: £_____ monthly ☐ weekly ☐

Q4 Other secured loans:..... £_____ monthly ☐ weekly ☐

Q5 Mortgage endowment: £_____ monthly ☐ weekly ☐

Q6 Mortgage payment protection insurance: £_____ monthly ☐ weekly ☐

Q7 Buildings insurance: £_____ annually ☐ monthly ☐ weekly ☐

Q8 Contents insurance:..... £_____ annually ☐ monthly ☐ weekly ☐

Q9 Pension: £_____ monthly ☐ weekly ☐

Only include what you actually pay into your pension yourself. Do not include any payments that have been already taken out of your wages by your employer.

Q10 Life insurance:..... £_____ monthly ☐ weekly ☐

Q11 Council Tax (Rates in Northern Ireland): .. £_____ monthly ☐ fortnightly ☐ weekly ☐

This should be your full Council Tax. Include any Council Tax Benefit you get in the 'Income' section at Step 2.

Do you live in Scotland? In Scotland water charges are paid with Council Tax.

Do you live in Northern Ireland? This should be your full Rates. Include any help you get with your Rates in the 'Income' section at Step 2.

Q12 Gas:..... £_____ quarterly ☐ monthly ☐ fortnightly ☐ weekly ☐

Q13 Electricity: £_____ quarterly ☐ monthly ☐ fortnightly ☐ weekly ☐

continued →

Essential expenditure (continued)

Q14 Water:..... £ _____ 6 monthly ☐ monthly ☐ fortnightly ☐ weekly ☐

Only include your ongoing water bills here. Include any water rates arrears with your non-priority debts at Step 6.

Do you live in Scotland? In Scotland water charges are paid with Council Tax.

Do you live in Northern Ireland? In Northern Ireland you are not billed separately for water charges.

Q15 Other fuel: £ _____ monthly ☐ weekly ☐

For example, coal, oil, calor gas.

Q16 TV licence:..... £ _____ quarterly ☐ monthly ☐ fortnightly ☐ weekly ☐

There are different schemes to help you pay your TV licence weekly, fortnightly or monthly. If you need more help, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q17 Magistrates' court fines: £ _____ monthly ☐ fortnightly ☐ weekly ☐

Do not include county court judgments. Include these with your non-priority credit debts in Step 6.

Q18 Maintenance or child support: £ _____ monthly ☐ weekly ☐

This means maintenance paid by you or your partner to someone else, not maintenance you or your partner receive.

Q19 Hire purchase or conditional sale: £ _____ monthly ☐ weekly ☐

For example, this could be for a car.

Q20 Child care costs:..... £ _____ monthly ☐ weekly ☐

This might include childminder fees, nursery fees and the cost of after-school clubs. If you have extra costs because your child is ill or disabled, or if you receive Disability Living Allowance because your child is disabled, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q21 Adult care costs: £ _____ monthly ☐ weekly ☐

Make sure you include any extra costs you have if you or your partner are ill or disabled. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q22 Other essential expenditure: £ _____ quarterly ☐ monthly ☐ weekly ☐

Q23 Other essential expenditure: £ _____ quarterly ☐ monthly ☐ weekly ☐

If you have other essential expenditure that we have not listed, use the 'notes' box to say what this is.

Total monthly essential expenditure: ... £ _____

Phone

Include your ongoing phone bills here. If you have been disconnected, treat the bill as a non-priority credit debt and include it in Step 6.

Q24 Home phone:..... £ _____ quarterly ☐ monthly ☐ weekly ☐

Q25 Mobile phone: £ _____ monthly ☐ weekly ☐

Q26 Other phone: £ _____ monthly ☐ weekly ☐

Q27 Other phone: £ _____ monthly ☐ weekly ☐

If you have other phone costs that we have not listed, use the 'notes' box to say what these are.

Total monthly phone expenditure: £ _____

Travel

Include the costs of travel to work, school and for shopping. Include all the costs of running a car if you have one. If you have extra travel costs because of a disability or because you live in a rural area, use the 'notes' box to explain what these are.

Q28 Public transport:.....£ _____ **monthly** ☐ **weekly** ☐

Make sure you include the public transport costs of the whole household, and include any children's transport fares.

Q29 Taxis and other travel:£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

If you use taxis regularly, perhaps because of illness or disability or because you have no car, use the 'notes' box to explain this.

Q30 Vehicle insurance:.....£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

Q31 Road tax:£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

Q32 Fuel:£ _____ **monthly** ☐ **weekly** ☐

Q33 MOT and car maintenance:£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

Q34 Breakdown or recovery:£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

Q35 Parking charges or tolls:£ _____ **annually** ☐ **monthly** ☐ **weekly** ☐

For example, these could be charges you have to pay to get to work or to do your shopping.

Q36 Other vehicle costs:£ _____ **monthly** ☐ **weekly** ☐

If you have other vehicle costs that we have not listed, use the 'notes' box to say what these are.

Total monthly travel expenditure:....£ _____

Housekeeping

Your household's outgoings may be different from those of other households. If you have extra expenses because of your circumstances, use the 'notes' box to explain what these are.

Q37 Food and milk:£ _____ **monthly** ☐ **weekly** ☐

Q38 Cleaning and toiletries:.....£ _____ **monthly** ☐ **weekly** ☐

Q39 Newspapers and magazines:£ _____ **monthly** ☐ **weekly** ☐

Q40 Cigarettes and tobacco:.....£ _____ **monthly** ☐ **weekly** ☐

Q41 Alcohol:£ _____ **monthly** ☐ **weekly** ☐

Q42 Laundry and dry cleaning:£ _____ **monthly** ☐ **weekly** ☐

Q43 Clothing and footwear:£ _____ **monthly** ☐ **weekly** ☐

Q44 Nappies and baby items:£ _____ **monthly** ☐ **weekly** ☐

Q45 Pet food:£ _____ **monthly** ☐ **weekly** ☐

Q46 Other housekeeping:.....£ _____ **monthly** ☐ **weekly** ☐

Q47 Other housekeeping:.....£ _____ **monthly** ☐ **weekly** ☐

If you have other housekeeping costs that we have not listed, use the 'notes' box to say what these are.

Total monthly housekeeping expenditure: ..£ _____

Other expenditure

Complete this section to tell us about other expenditure that your household has. If you have extra expenses because of your circumstances, use the 'notes' box to explain what these are.

Q48 Health:..... £..... **monthly** ☐ **weekly** ☐

Don't forget the cost of prescription charges, dental treatment, glasses and sight tests for the whole household. Check to see if you can get help with these expenses. If you are unsure, make a note about this in the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget

Q49 Health insurance: £..... **monthly** ☐ **weekly** ☐

Q50 Repairs and house maintenance: £..... **monthly** ☐ **weekly** ☐

Don't forget routine house repairs, repairs to washing machines, maintenance contracts etc.

Q51 Hairdressing and haircuts:..... £..... **monthly** ☐ **weekly** ☐

Q52 Cable, satellite and internet: £..... **monthly** ☐ **weekly** ☐

Q53 TV, video and other appliance rentals: . £..... **monthly** ☐ **weekly** ☐

Q54 School meals and meals at work:..... £..... **monthly** ☐ **weekly** ☐

Check to see if you are entitled to free school meals. If you are unsure use the 'notes' box to remind you to raise it when you speak to your adviser about finalising your budget.

Q55 Pocket money and school trips:..... £..... **monthly** ☐ **weekly** ☐

Q56 Lottery and pools etc: £..... **monthly** ☐ **weekly** ☐

Q57 Hobbies and leisure: £..... **monthly** ☐ **weekly** ☐

This might include clubs, pubs, outings, sports and gym membership.

Q58 Gifts: £..... **monthly** ☐ **weekly** ☐

Don't forget Christmas, birthdays, charity donations etc.

Q59 Vet bills and insurance: £..... **monthly** ☐ **weekly** ☐

Q60 Other expenditure: £..... **monthly** ☐ **weekly** ☐

Q61 Other expenditure: £..... **monthly** ☐ **weekly** ☐

If you have other costs that we have not listed, use the 'notes' box to say what these are.

Total monthly other expenditure: £.....

Notes or comments:

Use this space to add any information you think may be relevant.

Total monthly spending:..... £.....

**Total money you have available
to pay your debts each month:**..... £.....

5. Your priority debts

Some debts are more important than others because the law gives different creditors different ways of getting their money back. Only include arrears on priority payments here. If you are up to date with a payment you do not need to write it down here.

Priority debts

Use the 'notes' box to jot down any details about your priority debts that you think your money adviser might want to know about. For example, if you have not been able to reach an agreement to repay one of your priority debts or if you have a payment agreement but you are finding the payments too high.

Who's name is the debt in? The debt may be in your name, someone else's name, or you may owe the money jointly with someone else. Write down whose name the debt is in.

Q1 Rent arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have rent arrears, you can be evicted from your home. Some tenants have greater protection from eviction than others. How much protection you have will depend upon what type of tenancy agreement you have. Remember, you cannot be evicted without a court order.

Q2 Mortgage arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have mortgage arrears, your home could be repossessed. This will be a last resort and your lender ought to try and help you by giving you time to clear the arrears. Remember your home cannot be repossessed without a court order.

Q3 Secured loan or second mortgage arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have a secured loan or second mortgage arrears, your home could be repossessed. This will be a last resort and your lender ought to try and help you by giving you time to clear the arrears. Remember your home cannot be repossessed without a court order.

Q4 Magistrates' court fines arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have a magistrates' court fine and are behind with the payments, it is important that you get back in touch with the court and make a new payment arrangement. If you ignore magistrates' court fines the court has several options. It can take money direct from your wages or benefits, send bailiffs to try and remove some of your possessions, or even send you to prison.

Do you live in Scotland? In Scotland these fines are called 'Court fines' and are treated differently. If you have a court fine and are behind with the payments, it is important that you get back in touch with the fines enforcement officer and make a new payment arrangement. If you ignore court fines this could result in money being taken direct from your wages or benefits, freezing of your bank account or seizure of your vehicle. In some cases, you can even be sent to prison.

continued →

Priority debts (continued)

Q5 Council Tax arrears (Rates arrears in Northern Ireland)

Balance owed: £ _____ Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____ Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have arrears of Council Tax you need to come to an arrangement as soon as possible. Once the council gets a liability order from the magistrates' court, it can take money direct from your wages or benefits, send bailiffs to try and remove some of your possessions, or even send you to prison.

Do you live in Scotland? In Scotland Council Tax and water charges are paid together. If you have arrears of Council Tax and water charges you need to come to an arrangement as soon as possible. Once the council gets a summary warrant they can collect arrears direct from some benefits. If the council wants to use other diligences such as freezing your bank account, deductions from your wages and attachment, they must serve a charge for payment and offer you time to pay.

Do you live in Northern Ireland? In Northern Ireland if you have rates arrears you need to come to an arrangement with the Land and Property Services as soon as possible. Once the Land and Property Services gets a liability order, you can be taken to the Enforcement of Judgments Office. This is a court in its own right that has a range of powers to recover the money.

Q6 Maintenance or child support arrears

Balance owed: £ _____ Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____ Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have arrears of maintenance or child support you need to come to an arrangement as soon as possible. If you don't act quickly the Child Support Agency can take money direct from your wages or bank account, send bailiffs to try and remove some of your possessions, get a charging order against your home if you are a home owner, take away your driving licence or even send you to prison.

Q7 Gas arrears

Balance owed: £ _____ Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____ Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have gas arrears, your supply can be disconnected if you don't act quickly and come to an arrangement with your supplier.

Q8 Electricity arrears

Balance owed: £ _____ Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____ Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have electricity arrears, your supply can be disconnected if you don't act quickly and come to an arrangement with your supplier.

Do you live in Northern Ireland? Northern Ireland Electricity (NIE) has a policy of no disconnections for electricity arrears, but if you have electricity arrears and don't act quickly, you could have a pre-payment meter forcibly installed.

Q9 Hire-purchase or conditional-sale arrears

Balance owed: £ _____ Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____ Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

With hire-purchase and conditional-sale agreements, you do not own the goods until you have paid the last instalment. This means that if you fall behind with payments, the creditor may be able to repossess the goods. The most common sort of goods on hire-purchase or conditional sale agreements are cars.

continued →

Priority debts (continued)

Q10 Other arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

Q11 Other arrears

Balance owed: £ _____

Have you made a repayment offer? Yes ☐ No ☐

Repayment offer amount: £ _____

Is offer: monthly ☐ fortnightly ☐ weekly ☐ ?

Whose name is the debt in?: _____

If you have other priority debts that we have not listed, use the 'notes' box to say what these are. Examples of other priority debts include: income tax, National Insurance or VAT, more than one secured loan.

Total owed for priority debts:.....£ _____

Total monthly priority debt repayment offers:£ _____

**Total money you have available to pay
your non-priority debts each month:**£ _____

Notes or comments:

Use this space to add any information you think may be relevant.

6. Your non-priority debts

Include details of all your non-priority or credit debts here. This includes: credit and store cards, personal loans, bank loans and overdrafts, credit sale agreements, catalogues and doorstep loans.

Non-priority debts

Use the 'notes' box to jot down any details about your non-priority debts that you think your money adviser might want to know about or that you are unsure about.

Who's name is the debt in? The debt may be in your name, someone else's name, or you may owe the money jointly with someone else. Write down whose name the debt is in.

County Court Judgments: Do you live in Scotland? In Scotland, County Court Judgments are called Decrees.

Q1 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q2 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q3 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q4 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q5 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q6 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

continued →

Non-priority debts (continued)

Q7 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q8 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q9 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Q10 Name of Creditor: _____

Name of collection agency (if applicable): _____

Whose name is the debt in?: _____

County Court Judgment? Yes ☐ No ☐ Amount you owe: £ _____

Total owed for non-priority debts:.....£ _____

Total monthly non-priority debt repayment offers: .£ _____

Notes or comments:

Use this space to add any information you think may be relevant.