Managing your money
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Introduction

Our main aim is for people to pay money owed to the Council on time and in full. We want to help you avoid getting behind with your payments. It is your responsibility to keep up to date with your payments and to work with us in dealing with arrears.

Many people suffer difficulties with money at some time in their lives. Money problems can be caused by a variety of reasons, such as losing your job, suffering an illness, a drop in income or a relationship breakdown.

Struggling with finances can be a very worrying and lonely experience. People tend not to talk openly about money or debt which means it is easy to feel like you are the only one having problems.

This booklet gives advice on how to tackle your debts and shows you

- how to work out your personal budget to explain your money problems to the people you owe money to (your creditors)
- how to decide which debts to deal with first (your priority debts)
- how to make offers that you can afford
- what action creditors can take

In this booklet we have filled in an example of a personal budget sheet to show you how to work out your personal budget together with example letters that you can use. We have also given you a tear out personal budget sheet for you to fill in.

This pack may not be detailed enough for some financial problems and you may need more specialist advice. There is a list of contacts at the back which may assist.

Please don’t ignore the problem. It won’t go away and the longer you leave it, the worse it will get.

If court action is taken against you, get advice immediately. You can also get free independent advice from a number of the organizations listed in this booklet.
Steps to take when dealing with debt

1. Make a list of everything you owe
2. Separate your priority debts from your other debts
3. Put your debts in order of importance
4. Work out your income
5. Work out your spending
6. Work out a personal budget
7. Talk to your creditors
1 Make a list of everything you owe

You should sort out exactly what you owe and who you owe it to. The people you owe money to are known as your creditors. If you owe money, you are known as a debtor.

2 Separate your priority debts from your other debts

The most important debts are known as ‘priority debts’ and they aren’t always the biggest ones. Priority debts are ones where serious action can be taken against you if you don’t pay what you owe. For example, you could lose your home, be disconnected from a service, or even go to prison.

Priority debts usually include things like:
- Secured loans (mortgage)
- Rent
- Council Tax
- Utility bills
- Taxes
- Court fines
- Housing Benefit overpayments
- Rent Deposits
- TV Licence

Non priority debts include things like:
- Credit card and store card payments
- Bank loans
- Overdrafts
- Home collected loans where the agent collects payments weekly
- Catalogue repayments
- Money borrowed from family or friends

3 Put your debts in order of importance

Make sure you tackle your priority debts first - these are the debts that can result in you losing your home, having gas or electricity cut off, or going to prison. Don’t make offers on your other debts until you have sorted out paying these debts.

Fill in reply forms to court papers and let the court have all the facts. You should send them a copy of your personal budget. Go to court hearings and take a copy of your personal budget with you. Most court hearings take place in private.

Always answer letters or phone calls from your creditors. Don’t give up trying to reach an agreement, even if they are being difficult.

The law gives different creditors different ways of getting their money back. So, some debts are more important than others. Here is a list of debts and the action that may be taken against you if you cannot reach an agreement.
<table>
<thead>
<tr>
<th>Debt</th>
<th>Action against you</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent and mortgage arrears</td>
<td>Possession of your home</td>
</tr>
<tr>
<td>Service-charge arrears (if rented)</td>
<td>Possession of your home (if rented)</td>
</tr>
<tr>
<td>Service-charge arrears (if leasehold)</td>
<td>Ending your lease (if leasehold)</td>
</tr>
<tr>
<td>Income Tax</td>
<td>Bailiffs or imprisonment</td>
</tr>
<tr>
<td>Water rates</td>
<td>Court action</td>
</tr>
<tr>
<td>Gas or electricity</td>
<td>Supply cut off</td>
</tr>
<tr>
<td>Magistrates’ court fines</td>
<td>Imprisonment</td>
</tr>
<tr>
<td>Maintenance or Child Support</td>
<td>Imprisonment</td>
</tr>
<tr>
<td>Council Tax</td>
<td>Bailiffs or imprisonment</td>
</tr>
<tr>
<td>Telephone</td>
<td>Disconnection</td>
</tr>
<tr>
<td>Housing Benefits overpayment</td>
<td>Bailiffs and Court Action</td>
</tr>
<tr>
<td>TV Licence</td>
<td>Court action/imprisonment</td>
</tr>
</tbody>
</table>

Rent, service charge and mortgage arrears
Talk to and offer to pay your landlord or your lender a reasonable amount each month from your available income to pay off your debts. Use your personal budget sheets to support your offer.

Ensure you are getting all the Benefits you are entitled to, e.g. Housing Benefit.

Council Tax
Contact the Council Tax department. Make an offer from your available income. Generally, you will be expected to clear the debt before the next bill, but you may be able to negotiate payments over a longer period. Send a copy of your personal budget. Get more help if you are not able to pay.

Water charges
Your water company will normally expect you to pay them before they send you the next bill. If you don’t pay, the company will send you a County Court Notice for the money you owe.

If you are claiming Income Support or Job Seekers Allowance you may consider paying the water company directly out of your Benefits.

Gas and electricity
You will usually have to agree a payment arrangement to stop your supply being cut off. You may be offered a key or card meter, but be aware that this can be more expensive than paying in another way or changing to the cheapest tariff. Ask about a budget payment card, which allows you to pay at the Post Office.

If you get Income Support or Job Seekers Allowance, you can ask for a weekly amount to be collected from your Benefit.
4 Work out your income

When you are working out your income, you need to work out the ‘net’ amount you are paid. This is the amount you are paid, less any deductions for tax, National Insurance and pensions. Do not include overtime (unless it is regular), commission or bonuses unless they are guaranteed. If you have an attachment of earnings order for things like maintenance payments or Council Tax, you will need to add these amounts to your net income, as the outstanding amount will be included in your total debt.

You should see if you could increase your income. Here are a few suggestions.

• Check you are not paying too much tax
• Check whether you are entitled to claim any benefits
• Ask wage-earning members of the family who live in the household to increase how much they pay
• Take on a part-time job. This may affect your benefit entitlement.

Do you know of any changes to your income that might happen in the near future?

Does anyone owe you money? If so, what are the chances of getting it back?

5 Work out your spending

Working out how much money you have to pay out each calendar month on basic living expenses. Do not include any debts or credit payments. Use the checklist on the following page to help you.
<table>
<thead>
<tr>
<th>Debt</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent or service charges</td>
<td>Check whether you are entitled to Housing Benefit and/or contact your landlord to arrange affordable payments.</td>
</tr>
<tr>
<td>Council Tax</td>
<td>Check whether you are entitled to Council Tax Support or a discount (or both). Ask if you can pay every week or over 12 months rather than 10.</td>
</tr>
<tr>
<td>Water charges</td>
<td>Ask if you can pay each week or month rather than every six months.</td>
</tr>
<tr>
<td>Gas and electricity</td>
<td>Work out the cost of your bills over a year and divide the total by 12. Ask to pay by budget scheme or have a prepayment meter installed.</td>
</tr>
<tr>
<td>Housekeeping</td>
<td>Estimate what you spend on everyday items (for example, food, petrol, pets, newspapers and cigarettes). You may find that some of your creditors may ask you to justify costs of cigarettes or leisure items. See if you can cut down, but be realistic.</td>
</tr>
<tr>
<td>TV and video rental</td>
<td>If you are paying for satellite or cable television, include the cost of subscriptions. Be aware that some of your creditors may ask you to cancel them.</td>
</tr>
<tr>
<td>TV licence</td>
<td>Consider a TV licensing payment card. You can also pay by Direct Debit in 12 instalments.</td>
</tr>
<tr>
<td>Clothing</td>
<td>Look at your expenses over a year. Only include non-dependants if you pay for their clothing. Remember to include school uniform.</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>Ask if you can pay each week or monthly rather than in full.</td>
</tr>
</tbody>
</table>

If you are on Income Support, you may be able to get help with school uniforms and meals. Contact your local education authority.

If you are self-employed, you might need to include other things like income tax and National Insurance contributions, insurance and other costs.

Is there any way you can cut down on your spending?

Do you know of any changes to your spending that might happen in the near future?
6 Work out a personal budget

When you are working out your personal budget, you should:

- Set aside some time when you know you won’t be disturbed
- Collect details of your debts and other bills
- Have your income and spending figures to hand
- Get a calculator and some paper, but enter your figures on the pull out Budget Questionnaire - see the centre page of this booklet.

When completing your personal budget make sure that all your income and expenses are converted into amounts for calendar months. You can do this by making the following calculations:

- Weekly to calendar monthly – multiply the weekly amount by 52 and divide the result by 12
- Four weekly to calendar monthly – multiply the four weekly amount by 13 and divide the result by 12

To find out how much money you can offer your creditors, take away your total spending from your total income. See if you can cut down on any of your expenses, but don’t cut down on basics like food, gas or electricity. You must try and make your spending equal your income, otherwise your debts will continue to grow.

After making arrangements to pay your priority debts, there may be nothing left to pay other creditors. If you have nothing left, say so. Send your creditors a copy of your personal budget. Ask them to postpone taking action until your circumstances improve or offer them a token payment of £1 a month.

Your debt will continue to grow if your monthly offer of payment to the creditor is less than the interest being added. Ask the creditor to stop charging you any more interest.

If you have money left after making arrangements to pay your priority debts, contact all your other creditors to find out how much you owe each one. Add up the individual debts to find out how much you owe in total. Work out the monthly amount you can offer to repay each creditor by using the following formula.

\[
\text{Money left multiplied by the individual debt and then divided by the total amount you owe} = \text{offer to the creditor}
\]
7. Talk to your creditors

Write to your creditors explaining your situation and send them a copy of your personal budget. Here is an example of how to work out a personal budget. In this booklet we have included some example letters you can use when you write to your creditors, and a personal budget that you can tear out and fill in.

1. Monthly income

Enter all the income you and your partner receive. If you receive a wage or salary, you should enter your net income (this is the amount you take home) and any State Benefits you claim. If you have any attachment of earnings (for example a court order to pay Council Tax), you must add these amounts to your net income.

Enter figures in monthly amounts on your budget sheet.

2. Monthly spending

Enter all your basic essential outgoings. To work out the monthly cost of future bills, divide the amount you paid last year by 12 (for a monthly average).

If your house was needed as security for a loan, you should treat this as a priority debt.

An example of a personal budget

Your name: A N Other
Your address: Anywhere Street, Anytown
Number of people in your household Adults: 2 Children (under 18): 2

1. Income (monthly)

| Wages or salary (net) | £840.00 |
| Jobseeker’s Allowance | £461.00 |
| Tax credits | |
| Pension | |
| Child Benefit | £112.02 |
| Incapacity Benefit | |
| Maintenance and Child Support | |
| Non-dependant contributions | |
| Other (please give details) | |
| **Total** | **£1413.02** |

2. Normal outgoings (monthly)

| Rent, mortgage and service charges | £182.00 |
| Council Tax | £56.00 |
| Water charges | £25.00 |
| Gas | £35.00 |
| Electricity | £40.00 |
| Magistrates’ court fines | |
| Maintenance payments | |
| Building and contents insurance | |
| Life insurance and pension | £15.00 |
| Housekeeping | £325.00 |
| TV rental and licence | £29.10 |
| Phone | £35.00 |
| Hire purchase | £130.00 |
| Travel expenses | £158.00 |
| School meals | £60.00 |
| Clothing | £65.00 |
| Laundry | |
| Childminding | £40.00 |
| Prescriptions | |
| Other (please give details) | |
| **Total** | **£1195.10** |

3. Priority debts

| Debt | Amount owed | Monthly payment |
| Rent | £500.00 | £40.00 |
| Council Tax | £250.00 | £15.00 |
| Gas | £100.00 | £10.00 |
| Electricity | £150.00 | £10.00 |
| Court fines | £350.00 | £20.00 |
| **Total** | **£95.00** |

Total monthly income: £1413.02
Less total monthly spending: £1195.10
Equals money left over: £217.92
Less priority debt: £95.00
Equals money left for other credit debts (non-priority): £122.92

4. Non priority debts

| Debt | Amount owed | Monthly offer |
| Credit Cards | £596.00 | £32.62 |
| Store cards | £850.00 | £46.52 |
| Overdraft | £800.00 | £43.78 |
| **Total owed** | **£2246.00** |
| **Total monthly payment** | **£122.92** |

3. Priority debts

These are the most important debts you have and may not always be the largest of your debts.

4. Other credit debts

Enter the names of all your creditors (the person or company you owe money to). This includes creditors such as:

- catalogues
- store cards
- overdrafts

5. To work out payment offers for other credit debts

Divide each debt by the total of all your debts added together. Then multiply by the money you have left for other credit debts (non-priority). For example:

| Visa card | £596.00 | + |
| Total debt | £2,246.00 | x |
| Money left | £122.92 | = |
| Offer | £32.63 | |
Personal Budget Questionnaire

In order for the Council to consider a suitable method of payment in accordance with your current financial situation, you need to provide information concerning your financial circumstances.

Therefore, please complete the attached questionnaire and post the form to the address on the reverse of this booklet.

If known, can you please supply the relevant reference numbers:

Sundry Debt Invoice no.  
Council Tax Account no. 
Rent reference no. 
Other reference no: 

Once completed please return to:
Arun District Council, Civic Centre, Maltravers Road, Littlehampton, West Sussex BN17 5LF
Personal budget questionnaire

Name(s)..........................................................................................................................................
Address........................................................................................................................................
Email address: .............................................................................................................................
Day time phone no: .....................................................................................................................
No. of adults in household .......................... No: dependant children ........................
Is this a council property? Yes/No
If there are non dependants living with you, please give their name(s): ..............................................................
Are there any members of your household that require additional expenditure due to special needs, i.e. Disability? Yes/No

Which of the following applies to you:
Employed [ ] Self-Employed [ ] Unemployed [ ] Retired [ ]
housewife/husband [ ] Other (please state)

Employer’s name and address: ........................................................................................................
Payroll reference .................................. Average net pay £.......................... weekly/monthly/4 weekly/fortnightly

If your partner is employed, please provide the following information:
Partner’s name: .............................................. Employer’s name and address:.............
Payroll reference .................................. Average net pay £.......................... weekly/monthly/4 weekly/fortnightly

If you are unemployed, please tick which benefit(s) you are receiving:
Income Support [ ] Job Seekers Allowance [ ] Other (please specify)
Are you the named claimant? Yes/No If no, who is: .................................................................
Date of claim .............................................
National Insurance Number ........................
Address of Benefits Agency office .................................................................................................
1. Income

N.B. Please ensure that the Income and Outgoing match, i.e. both are weekly or both are monthly.

Weekly ☐ Fortnightly ☐ Monthly ☐ Weekly ☐ Fortnightly ☐ Monthly ☐

To convert weekly to monthly: multiply by 52 and divide by 12
To convert weekly to fortnightly multiply by 2
To convert monthly to weekly: multiply by 12 and divide by 52

Salary/Wages/Earnings (after tax)
Overtime
Commission
Partner Salary/Wages/earnings (after tax)
Tax Credits (working)
Tax credits (child)
Child Benefit
Incapacity Benefit
Employment and Support Allowance (ESA)
Disability Living Allowance
Income Support/Job Seekers Allowance
Other State Benefits
Private/Work Pension
Government Pension
Partner Private/Work Pension
Partner Government Pension
Child Support Agency
Maintenance
Contributions from other residents
Income from savings
Any other Income

2. Assets

Total of Savings/Investments
Other Assets (please specify)

3. Normal Outgoings

Please do not list payments for arrears here.

Rent (after benefits)
Mortgages
2nd Mortgage/
   Home Improvement Loan
Endowment Policy
Council Tax (after all benefits)
Water Rates
Gas
Electricity
Other Fuel
Food/Sundries/Toiletries
Sewage Rates
Service Charge/Ground Rent
Property Maintenance
Home Insurance
Contents Insurance
Life Insurance
Private Pension
Bank Loans
Credit Cards/Store Cards
Catalogues
Laundry/Cleaning
Savings Schemes
Court Orders/Fines
Attachment of Earnings
Child Maintenance
Prescription charges
Telephone (landlines)
Mobile phone
Broadband
TV/Video/DVD equipment rental
Cable or Satellite
TV Licence

N.B. Please ensure that the Income and Outgoing match, i.e. both are weekly or both are monthly.
An example of a personal budget

Your name: A N Other

Contact no: 12345 678910

Your address: Anywhere Street, Anytown

Email: a.n.other@email.com

Number of people in your household
Adults: 2

Children (under 18): 2

1. Income (monthly)

- Wages or salary (net) £840.00
- Partner's Wages or salary (net) £461.00
- Jobseeker's Allowance £112.00
- Income Support
- Tax credits
- Pension
- Child Benefit £112.00
- Incapacity Benefit
- Maintenance and Child Support
- Non-dependant contributions
- Other (please give details)

Total £1413.02

2. Normal outgoings (monthly)

- Rent, mortgage and service charges £182.00
- Council Tax £56.00
- Water charges £25.00
- Gas £35.00
- Electricity £40.00
- Magistrates' court fines
- Maintenance payments
- Building and contents insurance
- Life insurance and pension £15.00
- Housekeeping £325.00
- TV rental and licence £29.10
- Phone £35.00
- Hire purchase £130.00
- Travel expenses £158.00
- School meals £60.00
- Clothing £65.00
- Laundry
- Childminding £40.00
- Prescriptions
- Other (please give details)

Total £1195.10


- Travelling Expenses
- Road Tax
- Vehicle Insurance
- Petrol and Car maintenance
- Cigarettes
- Alcoholic drink
- Lottery Tickets/Scratch Cards /Betting
- School meals
- Clothing
- Holidays
- Childminding
- Hobbies/Clubs
- Other (please specify)

4. Priority Debts (in arrears)

<table>
<thead>
<tr>
<th>Amount £ in arrears</th>
<th>Payment £ towards arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage arrears</td>
<td></td>
</tr>
<tr>
<td>Rent arrears</td>
<td></td>
</tr>
<tr>
<td>Council Tax arrears</td>
<td></td>
</tr>
<tr>
<td>Water rates arrears</td>
<td></td>
</tr>
<tr>
<td>Gas arrears</td>
<td></td>
</tr>
</tbody>
</table>

5. Non Priority Debts (in arrears)

<table>
<thead>
<tr>
<th>Amount £ in arrears</th>
<th>Payment £ towards arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit cards</td>
<td></td>
</tr>
<tr>
<td>Store cards</td>
<td></td>
</tr>
<tr>
<td>Overdraft</td>
<td></td>
</tr>
<tr>
<td>Electricity arrears</td>
<td></td>
</tr>
<tr>
<td>Other fuel arrears</td>
<td></td>
</tr>
<tr>
<td>Fines arrears</td>
<td></td>
</tr>
<tr>
<td>Maintenance arrears</td>
<td></td>
</tr>
<tr>
<td>Other arrears (please specify)</td>
<td></td>
</tr>
</tbody>
</table>


I wish to pay my Council Tax / Rent / other by regular Weekly Monthly 4 Weekly Fortnightly payments of £............................. from date.................................

I would like to pay by Standing Order Manually Direct Debit AllPay card

Declaration:
I certify that the information given on this form is to the best of my knowledge true and complete.

Signed ........................................................................ Date ..................................................

Are you struggling to pay your Council Tax or Rent? If you are on a low income family or couple of any age, or a single person with under £16,000 savings, you may qualify for Council Tax Support or Housing Benefit. To see what you may be entitled to call 01903 737753 or visit our website www.arun.gov.uk/benefit or housing benefit, or visit our offices where someone can discuss what you may be able to claim.

Data Protection
We must protect the public funds we handle so we may use the information provided on this form to prevent and detect fraud. We may use this information to promote other council services you may be entitled to. We may share this information with other organisations which handle public funds for the same purpose. We may keep information about you on computer. If we do, we will keep to the rules laid down by the Data Protection Act 1998.
What next?

If a creditor refuses to accept your offer or to stop charging interest, explain your situation in more detail. If other creditors have accepted, say so. Point out that if they take action in the County Court, interest is likely to stop from the time of the Court judgment. If your circumstances change, contact your creditor immediately. Explain the situation and draw up a new personal budget with a revised offer. If the situation has improved, send a new personal budget showing an increased offer.

If things get worse, get advice immediately. You can contact your local Citizens Advice Bureau for debt counselling.

After six months, your creditors will normally ask for an update of your situation. You must respond even if there is no change in your financial circumstances.

Do not borrow more money - it will only make things worse.

Do not take out a doorstep loan or borrow from illegal money lenders such as loan sharks. Do not arrange to make payments that you cannot afford.

More information

Harassment

Creditors should not:
- threaten violence
- mislead you about the action they can take
- phone you at unreasonable times
- ring you repeatedly at work
- contact your friends, neighbours or employers
- give anyone else your personal information without your permission.

If you feel you are being harassed, contact your local Citizens Advice Bureau. Creditors do have the right to send you reminder letters saying how much you owe.
Hire purchase

If you have a hire purchase of conditional sale agreement, you do not own the goods until you have made the final payment. If you get behind and have paid less than a third of the total price, the company can take back your goods. If you have paid more than a third, the company must get a court order before they can do this.

Don’t assume that all the goods you buy on credit are on hire purchase. There are many different types of agreement. With most agreements, you own the goods and the only action the creditor can take is to start court action to recover their money.

Only a person who signs an agreement is responsible for the debt. A husband and wife are not responsible for each other’s debts unless they both sign the agreement.

Bank accounts

If your bank account is overdrawn, you should consider having wages or benefits paid elsewhere. Try an instant access account with another bank or building society. You will not be able to have a cheque book or go overdrawn, but most accounts offer standing order and direct debit facilities.

If you are seriously overdrawn you will be paying high bank charges. Your bank can limit how much you can take out or refuse to pay direct debits and standing orders. When dealing with debts, it is important that you have control over all of your income. By changing accounts, you will achieve this and will be able to deal with the bank in the same way as your other non-priority creditors.

Remember to cancel your direct debit and standing orders on your previous bank account, as the bank will continue to make charges for the unpaid amounts and your overdraft will increase.

Pay Day loans

Legitimate pay day lenders do provide a service, but customers should be aware of the high interest rates that are charged and of the high fees that could be incurred should a payment be late or missed.

Always read your agreement and make sure you understand it before you accept the loan.
Letter and forms for you to use

This is an example of a letter you could send to your creditors to make an offer.

Your name
Your address
Your telephone number

Date

Account number:

Dear Sir or Madam

I am currently experiencing financial difficulties because....

Please find enclosed my personal budget that lists my creditors and explains my current financial situation.

I cannot meet my contractual monthly payment so please consider the amount I have offered on the budget list.

I hope you will consider this offer and that you will stop charging interest on the account so that my debt does not increase. I will tell you about any changes in my circumstances, and will write to you in six months with a new personal budget.

If you accept my offer of payment, please send me a payment book.

Thank you for your help in this matter.

Yours faithfully
This is an example of a letter you could send to your creditors to tell them you cannot make them an offer.

Your name
Your address
Your telephone number

Date

Account number:

Dear Sir or Madam

I am currently experiencing financial difficulties because....

Please find enclosed my personal budget that lists my creditors and explains my current financial situation.

As you can see from my personal budget, I cannot make any offer of payment at the moment.

Under the circumstances, would you be prepared to accept no payments on the account and to stop charging interest for a period of six months, after which time I will write to you with a new personal budget?

If my circumstances change significantly before this time, I will write to you immediately with new payment proposals.

Thank you for your help in this matter.

Yours faithfully
This is an example of a letter you could send to your creditors after six months, changing your offer.

Your name
Your address
Your telephone number

Date

Account number:

Dear Sir or Madam

Following our agreement for reduced payments on the account mentioned above, I am writing to you as promised with details of my current financial situation.

Please find enclosed an updated personal budget and list of creditors showing my revised offer of payment to you.

I hope that this revised offer is acceptable and that you will continue not to charge interest on the account.

I will tell you about any major changes in my circumstances and will contact you in six months with an update.

Thank you for your help in this matter.

Yours faithfully
This is an example of a letter you could send to your creditors after six months telling them that your situation has not changed.

Your name  
Your address  
Your telephone number  

Date

Account number:

Dear Sir or Madam

Following our agreement relating to this account, I am writing to you as promised with details of my current financial situation.

As you can see from the enclosed personal budget, there has been no change in my circumstances so I would be grateful if you could extend our previous arrangement for a further six months.

I will tell you about any major changes in my circumstances and will contact you in six months with an update of my financial situation.

Thank you for your help in this matter.

Yours faithfully
Contact list

There are many agencies that can give your more advice.

Local Authority
Local authorities manage Housing Benefit and Council Tax Support. Some also provide advice about welfare benefits and debt. Look on line at www.arun.gov.uk or call Arun District Council on 01903 737500 for more information.

Benefits agency
For advice on what benefits you might be entitled to go to www.direct.gov.uk and look at the section entitled Benefits and Financial Support.

HMRC
Your local Revenues and Customs office can give advice on tax issues.
Tax Credits Helpline 0845 300 3900
Child Benefit 0845 302 1444

Citizens Advice Bureau (CAB)
Can help you resolve legal, money and other problems by providing free information and confidential advice. www.citizensadvice.org.uk 0844 477 1171

Debt Advice Foundation
A free telephone helpline for anyone worried about debt. www.debtadvicefoundation.org 0845 345 4 345

National debt line
Free, confidential and independent help over the phone. www.nationaldebtline.co.uk 0800 043 40 50

Debt Support Trust
A debt advice charity offering telephone or internet based advice. www.debtsupporttrust.org.uk 0800 085 0226

Consumer Credit Counselling Service (CCCS)
Provides free and confidential counselling on debt problems, including personal budgeting and credit advice. www.cccs.co.uk 0800 138 1111

Civil Legal Advice
If you qualify for legal aid, CLA can provide free help or legal advice over the phone. 0845 345 4 345

Payplan
Provides free advice on debt and budgeting, including free debt management plans. www.payplan.com 0800 280 2816

Samaritans
A listening ear for everyone. 08457 90 90 90

Relate
Provides advice and counselling on relationship difficulties. 0300 100 1234

Christians Against Poverty (CAP)
Debt counselling charity. 01274 760720
**Shelter**
Your local housing Aid Centre can offer specialist housing advice. 0844 477 1171

**Age UK**
Help and advice for older people. 0800 169 6565

**West Sussex Credit Union**
Safe saving and sound borrowing
Text ‘LOAN’ to
01903 237221
0779 780 5380

**Step Change Debit Charity**
Free debt advice
www.stepchange.org
0800 138 1111

**Financial Services Authority (FSA)**
Money advice
www.fsa.gov.uk
0300 500 5000

**Benefits Adviser**
Estimate what benefits you could get
www.gov.uk/benefits-adviser

**Report a Loan Shark**
Illegal money lending
www.ogv.uk/report-loan-shark
Email: reportaloanshark@stoploansharks.gov.uk
0300 555 2222
Want to keep warm?

Are you on a low income, or aged 60+, or disabled?

If so, you could be eligible for a FREE Home Energy Visit from a qualified energy expert...

...You may receive:
FREE energy saving devices
FREE practical energy advice
FREE information about keeping warm and healthy in your home

Wellbeing Home: we can help you!

free, friendly advice and support starts here....

info@arunwellbeing.org.uk  01903 737862
info@chichesterwellbeing.org.uk  01243 521041
www.westsussexwellbeing.org.uk
If your home is cold and damp, if you are suffering health problems, if you are worried about your heating bills, we can help.

Don’t miss out
Contact us NOW!

What can you get from Wellbeing Home?

**FREE** practical energy saving advice in your own home

Help to understand and reduce fuel bills

Advice on talking to your energy suppliers

Help to make best use of your heating system and appliances

**FREE** energy saving devices such as electricity monitor, reflective radiator panels, light bulbs and water saving devices

Wellbeing information and advice about keeping healthy, warm and well.

Limited availability! Call us today:

info@arunwellbeing.org.uk  01903 737862
info@chichesterwellbeing.org.uk  01243 521041
www.westsussexwellbeing.org.uk
For more information contact us
Arun District Council, Civic Centre, Maltravers Road, Littlehampton, West Sussex BN17 5LF
www.arun.gov.uk

Council Tax
01903 737752

Benefits
01903 737753

Council Rents
01903 737850

Housing Benefits Overpayments and other debts
01903 737821

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E: revenues.benefits@arun.gov.uk housing@arun.gov.uk rent.arrears@arun.gov.uk

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