

# 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"/>
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**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"/>
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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 FINANCIAL AGREEMENT

### We will provide you with the following

- A review and discussion of your financial position
- Provide you with options in dealing with your financial position

### To provide these services we need you to

- Be open and honest about your financial position (we appreciate that this is not always easy and we can discuss the best method for you to communicate with PWCAC)
- Complete the attached budget form as accurately as possible and return it to us. We will use this form to complete a Financial Statement (as approved by Financial Conduct Authority) and ask you to sign the completed statement as an accurate record of your financial position
- Include with your completed budget form as much information and as many of the documents listed in "Documents to bring with you" as you can find
- Advise us of any changes in your circumstances – both positive and negative
- Agree not to take on any further debt or make your own arrangements with your creditors outside any payment plan without first discussing
- Understand that stopping contractual payments may cause further debt
- Keep appointments with the Centre. If you need to cancel or re-arrange please contact us.

### How the process works

- When you return the documentation and the budget form an adviser will go through this with you and if you have provided sufficient information, we will draw up a financial statement
- With your permission we will order an Experian report to check the accuracy of your debts
- Together with you, we will discuss the options available and their impact. It will be your decision as to how you wish to proceed. We will provide you with copies of all correspondence sent to your creditors
- **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. Your credit rating will also be affected if in due course your payments are reduced or stopped. In both cases, this information will remain on your credit record for up to six years and this could make running a business, getting a mortgage, renting somewhere to live, or getting credit, more difficult.**
- Priority Debts - Whenever we give advice about your debts, we will treat 'Priority Debts' differently to other types of debt and will always advise that these types of debts are repaid first, even if that means that other types of debts cannot be repaid as fast/at the same time. Priority Debts are things like Rent/Mortgage, Council Tax, Utilities, Court Fines, Tax debts, Benefit Overpayments, and Fines.
- Ongoing Payments for your essential bills  
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. These are priority items and it is very important that you make sure they are paid on time and in full – paying different amounts every so often is not acceptable, especially when it comes to your rent (and may result in possible eviction proceedings being started). If you think there may be problems in making these payments, you should contact us immediately if you haven't mentioned it already.

- Stopping or Reducing Payments

The people you owe money to are not obliged to accept reduced payments or to freeze interest if it is being applied. Stopping or reducing payments to them may therefore result in the debt taking longer to repay or the creditor taking legal action against you.

- If you are not happy with the debt advice this office has given you, we have a Complaints Procedure so please ask for a copy



## 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.



	<b>INCOME</b>	<b>Weekly</b>	<b>Every 4 Weeks</b>	<b>Monthly</b>	<b>Annual</b>	<b>Adviser Use</b>
	<b>Earnings</b>					
1	Client's salary (take home)					
2	Partner's salary (take home)					
3	Other income					
4	Other income					
	<b>Benefits &amp; Tax Credits</b>					
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					
	<b>Pensions</b>					
19	State pension					
20	Private or work pensions					
21	Pension credit					
22	Other pensions					
	<b>Other Income</b>					
23	Maintenance / Child Support					
24	Boarders / Lodgers					
25	Non-dependent contributions					
26	Student loans and grants					
27	Other					



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





	<b>EXPENDITURE OUTGOINGS - FIXED</b>	<b>Weekly</b>	<b>Every 4 Weeks</b>	<b>Monthly</b>	<b>Annual</b>	<b>Adviser use</b>
	<b>Home and Contents</b>					
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					
	<b>Utilities</b>					
43	Gas					
44	Electricity					
45	Other costs (including coal, oil, calor gas etc.)					
46	Other expenditure					
	<b>Water</b>					
47	Water supply					
48	Water waste					
	<b>Care and health costs</b>					
49	Childcare costs					
50	Adult care costs					
51	Maintenance or child support					
52	Prescriptions and medicines					
53	Dentistry and opticians					
54	Other costs					
	<b>Transport and Travel</b>					
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)					



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



	<b>EXPENDITURE OUTGOINGS - FLEXIBLE</b>	<b>Weekly</b>	<b>Every 4 Weeks</b>	<b>Monthly</b>	<b>Annual</b>	<b>Adviser use</b>
	<b>Communications and Leisure</b>					
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					
	<b>Food and Housekeeping</b>					
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					
	<b>Personal Costs</b>					
92	Clothing and footwear					
93	Hairdressing					
94	Toiletries					
95	Other costs					



	Priority Debts	Amount owed	Monthly Payment Offer	Account No. or Card No.
	<b>Debt</b>			
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			



	<b>Non-priority Debts</b>	<b>Amount owed</b>	<b>Monthly Payment offer</b>	<b>Account No. or Card No.</b>
	<b>Debt</b>			
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:			

