



Help Line:
0344 848 7969

CITIZENS ADVICE WAVERLEY

Cranleigh	Village Way Cranleigh GU6 8AF
Farnham	Montrose House South Street Farnham GU9 7RN
Godalming	36 Bridge Street Godalming GU7 1HP
Haslemere	Well Lane House Well Lane, High Street Haslemere GU27 2LB

Dear Client

In order for us to assist you further, we ask you to complete the enclosed **Budget Pack** in as much detail as possible. It may also be advisable for you to send a holding letter to your creditors and we have enclosed one in the pack with an explanation of how to do this in the information sheet 'Dealing with your debts'.

The Budget Pack contains:

Dealing with Debts – *information on what we will do, what you can do now, how to fill in the forms*
Agreement Form – *for you to sign that sets out the terms on which we will help you*
Authorisation Form – *optional: for you to sign so that we can act, where necessary, on your behalf*
Personal Information
Income List
Expenditure List
Priority Debts List
Non-Priority Debts List
Holding Letters that you can send to creditors

When you have completed the pack, please return it to the bureau. If you have difficulty completing the budget information or are unsure of any aspects of the pack, please do not worry, you can call our Help Line **0344 848 7969** and we will either be able to give you immediate assistance, or arrange an interim appointment for you to discuss your difficulties with an adviser.

When you come to your appointment please bring:

- A copy of the latest letter/statement from every creditor/collection agency, for each account.
- Paperwork which shows proof of income (e.g. payslips, benefit letters)
- Bank statements
- Evidence of your regular expenditure (e.g. rent/mortgage statements, council tax and utility bills)

It doesn't matter if you don't have all this information available – just bring as much as you can.

It is important that you tell us about **all** your debts, if you do not, the information we produce for you will not be accurate.

Citizens Advice Waverley

Introduction

If you come into Citizens Advice Waverley about money problems, our advisers can advise you about your debts. You may need several appointments and it will take some time to get your situation under control but it helps to remember these basic rules:

- ❑ **Don't panic, taking things one step at a time will get the situation under control**
- ❑ **Keep in touch with creditors and make sure they know about your situation**
- ❑ **Do not be pressured into making arrangements that you cannot keep and let us know if you have made any arrangements like this**
- ❑ **Make sure that all your debts are taken into account before any offers are made**

The advisers will explain things you are unsure about and will help you take control with the following steps:

- ❑ Work out your income and expenditure
- ❑ Understand exactly how much you owe and to whom
- ❑ Identify any urgent action that needs to be taken
- ❑ Consider the available options for settling your debts
- ❑ Decide on which option to follow and initiate the process

Things you should consider doing immediately

Open a "Basic Bank Account"

You will need to protect your income as a priority. It is possible that your income is currently paid into a bank or building society that you also owe money to. In this case, that bank or building society will take its interest and costs directly from your account, reducing the amount you have left to spend on your outgoings, like housekeeping.

In such cases, indeed in most cases, we recommend that you immediately open a new "basic bank account" with a different bank.

Once open, then arrange for your income – wages, pension or benefits, etc., to go to the new account. You will then need to arrange new direct debits to pay your utility bills etc. You can find more information on Basic Bank Accounts at www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts

Contact your creditors

We recommend that you contact all your creditors to ask them to hold further action and freeze interest while you work with us to assess your options. You should also ask for up to date information on the amount owed and the account details

At the back of this pack, you will find two sample letters, use the first letter if the debt is in one name; use the second letter if the debt is in joint names. Write in your name and address, photocopy it for each creditor and then write in the creditor details before sending.

If your debt is more than 6 years old do not contact the creditor before you check with an adviser.

Completing the budget pack

The following pages contain the budget pack. Please complete this and return it to the bureau. We need this information in order to get a complete picture of your financial situation and to help us discuss options with you and to negotiate with creditors. The following paragraphs provide help on how to complete the pack.

Personal Details

This form asks for details about you and your family and you should fill in the complete sheet. There is a question about non-dependants. A non-dependant is someone who lives with you for whom you cannot claim benefits, or are no longer receiving child benefit. This may be an older child or might be a relative such as parent, grandparent or sibling. In doubt discuss this with an adviser.

The form also asks if you alone are looking for help with debts or together with a partner. Again, if in doubt, please discuss this with an adviser

Income and Expenditure

The pack includes income and expenditure forms, which you will need to fill-in in order to begin looking at how much money you have available. To help you fill in the figures, use the guidelines below:

- Be sure that you enter enough for basic things like food, clothes and heating
- Do allow something for emergencies
- Do not include payments to catalogues, credit cards or loans at this stage

On the form, you will see that for each category, there is a column for the amount and a column called "How Often". We recognise that some income and expenditure will be monthly (eg rent) and others may be 4 weekly (eg benefit payments) or even quarterly. In the form, simply enter the amount you spend or receive and in the column "How Often" put a letter that indicates how often this payment is made/received. If weekly, put "W", if every 4 weeks, put "4W" if monthly put "M", if quarterly put "Q" and if annually, put "A". Our computer system will convert all these numbers to a weekly equivalent.

The form also includes a column on the right called "Weekly £". You do not have to write anything in this column but if you want to, you can calculate the weekly amount for that item. You could then add up all the numbers so you can calculate your total income and total expenditure. The figure below shows part of the input form.

Description	Amount £	How Often W, 4W, M, Q, A	Comment	Weekly £ (Optional)
Earnings (take home amount)				
Salary or wages				
Partner's salary or wages				

If you have any difficulties preparing the Income and Expenditure sheets, please do not worry, call our Help Line 0344 8487969, advisers will try and answer your query, if they cannot, they will make an appointment for you.

Assets

The "Assets" form asks you to input the value of any property, cars and other valuable items that you own. We use this information to help identify which options are applicable to your situation. Citizens Advice will not give advice on releasing capital from property or pensions. If you are considering this, you should contact an Independent Financial Adviser.

There is also a question asking if you have a pension pot that could potentially be used to release capital. Again, this is for information only; Citizens Advice will not give advice on releasing capital from pensions.

Priority Debts

We need to differentiate between 'Priority debts' and 'Non priority debts'. Priority debts are those which have the most serious consequences - like being evicted, losing your house, having your electricity or gas cut off, being imprisoned or getting a court fine.

When you have more than one debt, we need to ensure that we're dealing with priority debts first. In the pack, we have listed some examples of priority debts. If you have any similar debts, please list those there.

Non-priority Debts

These are all debts that are not "Priority Debts". Please list all your other debts in this section.

Things we can do for you

The Financial Statement

The Financial Statement is a standardised report used by most credit agencies and debt management groups. It gives details of all your income, your expenditure and your debts.

When you have completed this pack and returned it to the bureau, we will input the information to our computer system and produce a draft financial statement. We will review this with you and ask you to agree the content. We will then use this to (a) help identify the options available to you to resolve your debt situation; and (b) assist you to negotiate with your creditors.

Possible Options

There are a wide range of available solutions. We will explain to you the options applicable to your situation. Please note that, while in some cases Citizens Advice Waverley can work directly with you to facilitate a solution, in other cases, if you agree, we may refer you to a 3rd party specializing in that option.

Your Credit Rating

Your credit rating can affect the amount you have to pay in interest on loans, etc., and even the price you can be offered for some goods and services. A poor credit rating can add several hundred pounds a year to living expenses. If you have missed contractual repayments on a debt, your credit rating may already be less than perfect.

We can assist in repairing your credit rating once you have solved your debt problems, and we recommend that all clients:

- a. develop a sustainable budget and pay all bills on time;
- b. start putting some money aside as an emergency fund (savings) to help out when unexpected expenses arise;
- c. use a pre-paid credit card to help you manage your money (and enable cheaper purchases online);
- d. when you can obtain one, use a credit card to build up your credit rating – you do this by repaying the full amount each month.

Finally

We are pleased that you have contacted Citizens Advice Waverley to help you resolve your debt problems. It is important that you recognise that this is a partnership where you work with us to jointly address your debt issues and develop a sustainable budget for the future.

As a caution, we must inform you that although our money advice process works very well, sometimes, creditors may not accept offers and collection actions may follow.

USEFUL CONTACTS

Citizens Advice is here to help you. You can find a large amount of useful information on our web site at: www.citizensadvice.org.uk

There are also a number of other organisations that specialize in debt and do not charge for their services

National Debtline

A national telephone helpline which gives advice to people with debt problems.

Phone: 0808 808 4000 (Mon-Fri 9:00am-8:00pm; Sat 9:30am-1:00pm)

Website: www.nationaldebtline.org [the website has useful factsheets]

Stepchange

Formerly CCCS, the Consumer Credit Counselling Service; a charitable organisation funded by the credit industry to provide credit counselling to people in the UK.

Phone: 0800 138 1111 (Mon-Fri 8:00am-6:00pm; Sat 8:00am-4:00pm)

Website: www.stepchange.org

Payplan

Provides a free debt management service to people in the UK. It is independent and is funded by the credit industry.

Phone: 0808 278 1282 (Mon-Fri 8:00am-8:00pm; Sat 9:00am-3:00pm)

Website: www.payplan.com

Business Debt Line

For small business debt advice

Phone: 0800 197 6026 (Mon-Fri 9:00am-8:00pm)

Website: www.businessdebtline.org

MoneySavingsExpert.com

Online information on debt and budgeting

Website: <https://www.moneysavingexpert.com/debt-help/>

Dealing with your Debt

Example: how to use the sample letters

From: *John Smith*
1 Bootstrap Lane, Farnham, GU99 1AA

Write your name and address here

To: *Gentlegiant Card Services*
23 Macawber St
London EC2R 8AH

Write name and address of creditor here

Date: *1 Jan 2027*

Write today's date

Your Ref: *Acc No: 1324 8756 9012 6543*

Write the account number for this debt

Dear Sirs

There are 2 versions of the letter. This one uses the word "I" - use this version if the account is in your name only, use the other version (with the word "we") if the account is in two names

This is to advise you that I am having difficulty in meeting my current financial commitments and am taking advice from Citizens Advice Waverley.

In order for me to make a full evaluation of the situation, I am writing to all my creditors.

I would be grateful if you could send me full up-to-date details of my account(s) to enable me to prepare an accurate financial statement.

I request that you take no further enforcement action in the meantime. I would also ask that you freeze all interest on the above account(s) to prevent an already difficult situation becoming untenable.

I will write to you again when my financial statement is complete and hopefully I will then be in a position to make an offer of repayment. Thank you for your co-operation in this matter.

Yours faithfully

Sign the letter

John Smith

Citizens Advice Bureaux have established procedures for assisting clients with debts. In order to provide an effective service to you, we need to explain what you should expect from us and what we will expect from you.

We promise that we will:

1. *Treat all your affairs in total confidence. We undertake not to contact anyone, nor give any information about you to anyone, without your permission.*
[Please be aware, however, for **Debt Relief Orders** and **Bankruptcy**, we have a statutory obligation to cooperate with any official investigation by the Insolvency Service and to provide them with information about your finances and the advice we have offered.]
2. *Develop a standardised Financial Statement that summarises your income, expenditure, assets and debts*
3. *Use the financial statement to help you negotiate with creditors and to assess the various options available to resolve your debt issues*
4. *Provide impartial advice that lists all the available options you could consider and to provide you with sufficient information to enable you to make an informed decision on which option to take.*
5. *Provide help (if needed) on progressing your chosen solution. [Note that in some cases, with your agreement, we may refer you to a 3rd party specialist].*
6. *Provide advice and options on ways to maximise your income and/or reduce expenditure*

We expect you to promise to:

1. *Be completely open with us about your financial affairs.*
2. *Tell us of any changes in your circumstances when they happen (e.g. getting or losing a job, changes in your relationship).*
3. *Not to incur any more debts. This may require you to cut up credit cards.*
4. *Keep in touch with us and attend all appointments.*
5. *Once you have agreed to a course of action, continue to take the necessary steps to follow that through. Of course if your circumstances change you can return and discuss other approaches.*
6. *Advise us immediately of any significant communication with your creditors.*
7. *Be aware that a change in your circumstances may cause a reappraisal of your options*

Should either of us feel unable to keep to these promises then our agreement is ended. If this happens, we will, of course, be happy to continue to support you on this or any other matter but we will not be able to produce financial statements nor negotiate with creditors on your behalf. **We may write to all creditors and interested parties advising them that the CAB is no longer involved.**

I/we have read and accept the conditions of this letter

I/we understand that:

- My creditors may not accept offers or freeze interest
- My credit rating may be impaired
- My creditors may take further action to collect or enforce debt

	Client	Partner (if applicable)
Name (print)		
Signature		
Date		



Authorisation Form

Internal Use: CLI-.....

Note: **This form is optional.** Please complete and sign if you would like to allow Citizens Advice to contact your creditors on your behalf

FULL NAME(S):	
ADDRESS:	
POST CODE:	

I/We authorise Citizens Advice Waverley to act fully on my/our behalf, to negotiate with my/our creditors or any other Agency, as required with reference to my/our record held by third parties.

I/we give my/our consent to the CAB service recording personal information on me/us and to its corresponding on my behalf with any relevant parties, in accordance with the Data Protection Act 1998.

	Client	Partner (if applicable)
Signature		
Date		



Budget Pack: Personal Information

Full Name *Mr/Mrs/Miss/Ms*

Application Single (myself only) Joint (myself + partner)

Partner's Name (if applicable)

Address Line 1

Address Line 2

Address Line 3

Post Code

Telephone Numbers	<i>Home</i>	<i>Work</i>
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Children in household	<i>Number</i>	<i>Ages</i>
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Non-dependents in household * see "Dealing with your debts"	<i>Number</i>	<i>Ages</i>
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Date of Birth	<i>Yours</i>	<i>Partner</i>
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N.I. Number	<i>Yours</i>	<i>Partner</i>
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No. of vehicles in household

Employment

Housing Tenure

	You	Partner		
Full time work	<input type="checkbox"/>	<input type="checkbox"/>	Owner	<input type="checkbox"/>
Part time work	<input type="checkbox"/>	<input type="checkbox"/>	Mortgage	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	<input type="checkbox"/>	Living with parents	<input type="checkbox"/>
Not working due to illness/disability	<input type="checkbox"/>	<input type="checkbox"/>	Tenant - private	<input type="checkbox"/>
Self Employed	<input type="checkbox"/>	<input type="checkbox"/>	Tenant – Social	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	Other	<input type="checkbox"/>
Carer	<input type="checkbox"/>	<input type="checkbox"/>		
Student	<input type="checkbox"/>	<input type="checkbox"/>		
Other	<input type="checkbox"/>	<input type="checkbox"/>		



Budget Pack: INCOME

Please enter the amount for each item and how often you receive this amount.

For "How Often": W if weekly, 4W if every 4 weeks, M if monthly Q if every 3 months, A if annually

Description	Amount £	How Often W, 4W, M, Q, A	Comment	Weekly £ (Optional)
Earnings (take home amount)				
Salary or wages				
Partner's salary or wages				
Other earnings (including self employment)				
Benefits and Tax Credits				
Universal Credit				
Jobseeker's Allowance (income based)				
Jobseeker's Allowance (contrib'n based)				
Income Support				
Working Tax Credits				
Child Tax Credits				
Child Benefit				
Employment and Support Allowance/Statutory Sick Pay				
Disability benefits (DLA/PIP/AA)				
Carer's Allowance				
Housing Benefit				
Council Tax Support				
Other (e.g. maternity benefits)				
Pensions				
State Pensions				
Private or Works Pensions				
Pension Credit				
Other Pensions				
Other income				
Maintenance or child support				
Boarders or lodgers				
Non-dependents' contributions				
Student loans and grants				
Other Income				

Write how often you receive this amount:
W=Weekly; 4W = every 4 weeks, M = monthly;
Q = quarterly; A = annually

Total Weekly Income (optional)



Budget Pack: ASSETS

Description	Amount £	Notes
House or Flat		
Total Value of property(ies)		
Mortgage outstanding		
Secured loan(s) outstanding		

Optional – Total Equity

Other Assets		
Value of Vehicle(s) (less HP outstanding)		
Savings		
Other assets		

Optional – Total Other Assets

Defined Contribution Pension Pot(s)		
Do you (or your partner) have a pension pot which you could access now and potentially draw down cash to help settle debts	Yes/No	



Budget Pack: Monthly Outgoings – Fixed Costs

Please enter the amount for each item and how often you spend this
For "How Often": W if weekly, 4W if every 4 weeks, M if monthly Q if every 3 months, A if annually

Description	Amount £	How Often W, 4W, M, Q, A	Notes	Weekly £ (Optional)
Home and Contents				
Rent				
Ground rent and service Charges				
Mortgage				
Mortgage endowment				
Payments on secured loan(s)				
Council tax				
Appliance & furniture rental (incl HP, conditional sale etc)				
TV Licence				
Other costs				
Utilities				
Gas				
Electricity				
Other utilities (coal, oil, calor gas)				
Other Utility Expenditure				
Water supply				
Water waste				
Care and Health Costs				
Childcare costs				
Adult care costs				
Child maintenance/child support				
Prescriptions and medicines				
Dentistry and opticians				
Other costs				
Transport and Travel				
Public transport (eg: work, school, shopping)				
Hire purchase or conditional sale vehicle				
Car insurance				
Road tax				
MOT & ongoing maintenance				
Breakdown cover				
Fuel, parking, toll road charges				
Other costs (including taxis)				

(optional)

Total Weekly Expenditure this page

Write how often you spend this amount:
W=Weekly; 4W = every 4 weeks, M = monthly;
Q = quarterly; A = annually



Budget Pack: Monthly Outgoings – Fixed Costs

Please enter the amount for each item and how often you spend this
 For "How Often": W if weekly, 4W if every 4 weeks, M if monthly Q if every 3 months, A if annually

Description	Amount £	How Often W, 4W, M, Q, A	Notes	Weekly £ (Optional)
School Costs				
School Uniform				
After-school clubs, school trips				
Other costs				
Pensions and Insurance				
Pension payments				
Life insurance				
Mortgage payment protection insurance				
Buildings and contents insurance				
Health insurance (medical or accident or dental)				
Other costs				
Professional Costs				
Professional courses				
Union fees				
Professional fees				
Other				
Other Essential Costs				

Write how often you spend this amount:
 W=Weekly; 4W = every 4 weeks, M = monthly;
 Q = quarterly; A = annually

(optional)

Total Weekly Expenditure for this page

Total from previous page

Total Weekly Expenditure – Fixed Costs



Budget Pack: Monthly Outgoings – Flexible Costs

Please enter the amount for each item and how often you spend this
 For “How Often”: W if weekly, 4W if every 4 weeks, M if monthly Q if every 3 months, A if annually

Description	Amount £	How Often W, 4W, M, Q, A	Notes	Weekly £ (Optional)
Communications and leisure				
Home phone, internet, TV package (including films subscriptions)				
Mobile phone				
Hobbies, leisure or sport (socialising, Eating out, outings, clubs, leisure courses)				
Gifts – birthdays, festivals, charity donations				
Pocket money				
Newspapers, magazines, stationary, postage				
Other costs				
Food and housekeeping				
Groceries (eg: food, pet food, non-alcoholic drinks, cleaning)				
Nappies and baby items				
School meals, meals at work				
Laundry and dry cleaning				
Alcohol				
Smoking products				
Vet bills and pet insurance				
House repairs & maintenance				
Other costs				
Personal Costs				
Clothing and footwear				
Hairdressing				
Toiletries				
Other Costs				
Savings				
Regular Savings (ISA etc)				

Total Weekly Expenditure – Flexible Costs (optional)

Write how often you spend this amount:
 W=Weekly; 4W = every 4 weeks, M = monthly;
 Q = quarterly; A = annually

This page is optional and allows you to calculate the total of your income and expenditure and thus see how much spare cash you have available (if any). You will probably need a calculator to do this.

These figures are taken from the totals on the preceding pages. Don't worry if you don't have time to do these summaries. However, if you do, you should find it a useful way of understanding your overall spending.

Citizens Advice (and other organisations) calculate overall income and expenditure on the basis of weekly figures. On the previous pages, you would therefore need to convert monthly, quarterly numbers into weekly figures. You can use the following conversion factors

To convert from	Multiply by
4 weekly	0.250
Monthly	0.231
Quarterly	0.077
Annual	0.019

Total Weekly Income (from page 10)		<input type="text"/>
Total Weekly Expenditure – Fixed Costs (from page 13)	<input type="text"/>	
Total Weekly Expenditure – Flexible Costs (from page 14)	<input type="text"/>	
Total Weekly Expenditure (total of the 2 figures above)		<input type="text"/>
Income minus Expenditure (what is left to spend)		<input type="text"/>



Budget Pack: Priority Debts

Description of Debt	Name/Office of Creditor and Post Code (*)	Account or Ref No	Total Arrears	Monthly Arrears Payment **	Owned By:			CAB Input: Notice of Legal Action
					Me	Partner	Both	
House Mortgage Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Tax Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Court Fines Arrears ***					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Maintenance Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
National Insurance Arrears					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- * If the debt is to a private company, put the company name and the post code of their address. ; If the debt is to the council, put the name of the council
For National Insurance and Tax debts, put the name of the office dealing with it; For Court Fines put the name of the court; For Child Maintenance, put the name of the child.
- ** Note, only include Court Fines here. Do not include County Court Judgements in this section – use non-priority debts
- *** Include a figure in the column “Monthly Arrears Payment” if you currently make regular payments to settle this debt.



Budget Pack: Non-Priority Debts

(e.g. credit cards, store cards, bank loans, overdrafts, catalogues, etc.)

Type of Debt (Credit Card/Store card, Bank etc)	Name of Creditor and Post Code Eg Credit Card Company, Bank	Account No	Amount Owing	Name of Debt Collection Agency and Post Code (if any)	Owned By:		
					Me	Partner	Both
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Budget Pack: Non-Priority Debts

Type of Debt (Credit Card/Store card, Bank etc)	Name of Creditor and Post Code Eg Credit Card Company, Bank	Account No	Amount Owing	Name of Debt Collection Agency and Post Code (if any)	Owned By:		
					Me	Partner	Both
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

From:

To:

Date:

Your Ref:

Dear Sirs

This is to advise you that I am having difficulty in meeting my current financial commitments and am taking advice from Citizens Advice Waverley.

In order for me to make a full evaluation of the situation, I am writing to all my creditors.

I would be grateful if you could send me full up-to-date details of my account(s) to enable me to prepare an accurate financial statement.

I request that you take no further enforcement action in the meantime. I would also ask that you freeze all interest on the above account(s) to prevent an already difficult situation becoming untenable.

I will write to you again when my financial statement is complete and hopefully I will then be in a position to make an offer of repayment. Thank you for your co-operation in this matter.

Yours faithfully

From:

To:

Date:

Your Ref:

Dear Sirs

This is to advise you that we are having considerable difficulty in meeting our current financial commitments and we are therefore taking advice from Citizens Advice Waverley.

In order for us to make a full evaluation of the situation, we are writing to all our creditors.

We would be grateful if you could send us full up-to-date details of our account(s) to enable us to prepare an accurate financial statement.

We request that you take no further enforcement action in the meantime. We would also ask that you freeze all interest on the above account(s) to prevent an already difficult situation becoming untenable.

We will write to you again when our financial statement is complete and hopefully we will then be in a position to make an offer of repayment. Thank you for your co-operation in this matter.

Yours faithfully