



ASK US
Advice toolkit

DEBT PACK

This resource is part of the Ask Us Advice Toolkit. For more information or queries on any of the topics covered in this toolkit, or to find out about training and consultancy the Ask Us partners can offer please contact enquiries@1625ip.co.uk



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DEBT PACK

Before accessing debt advice it's important that you are prepared

This form will ask you to

- fill in details of the household's income and regular expenses.
- make a list of your debts with as much information as you can (who you owe the money to, how much, etc.)
- include in this pack proof of your income if you can (e.g recent wage slips, benefit letters and/or bank statements).

Checklist. Have you?

Use this to checklist to make sure you have completed everything before returning this pack. However, if you are struggling to find any info needed or understand what is being asked of you, speak to your key worker- they are here to help.

- Completed income pages
- Completed expenditure pages
- Completed list of debts
- Gathered most recent statement letters/demands for payment (if you have them)
- Included evidence of income (copies of wage slips, benefit letter(s), and/or bank statement if you have them)



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INCOME	Your income £	Per week/fortnight/ month/quarter/year	Partner income £	Per week/fortnight/ month/quarter/year
Wages (take-home pay after tax)				
Child Support/ Maintenance				
Non-dependant contribution				
Student loans / grants				
Job Seekers' Allowance				
Universal Credit				
Income Support				
Working Tax Credits				
Child Tax Credits				
Child Benefit				
Incapacity Benefit				
ESA				
DLA or PIP				
Carer's Allowance				
Housing Benefit				
Council Tax Benefit				
State Pension				
Other (please specify below)				

Additional Information

If you have any other relevant information to add (for example, additional children or other income not listed above), please write this here. You can make notes here too.



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Please tell us about how you spend your money. **If you are not sure, please make a guess. If any category doesn't apply to you write n/a**

If something falls into more than one category, record it only once	£ Amount	Is this: Per week/ fortnight/ month/ quarter/ year?
Rent		
Ground rent and service charges		
Mortgage		
Secured loan(s)		
Mortgage endowment / Mortgage insurance		
Buildings / Contents insurance		
Pension and Life insurance		
Council tax		
Gas		
Electricity		
Duel Fuel		
Water		
Other utilities (e.g. coal or oil)		
TV licence		
Magistrates' Court fines		
Child Support/ Maintenance		
Child Care costs		
Phone		
Home Phone/Landline		
Other phone		
Notes		
TRAVEL EXPENSES		
Hire Purchase/Conditional sale		
Car insurance		
Road Tax		
Petrol / diesel costs		
MOT and car maintenance		
Public transport (work, school, shopping, etc)		
Parking costs or tolls		
Other (e.g. taxis)		
Notes		



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HOUSEKEEPING AND FOOD

Food		
Toiletries and cleaning		
Alcohol		
Cigarettes/Cigars/Tobacco		
Sweets, confectionary		
Newspapers and magazines		
Laundry and Dry cleaning		
Clothing and footwear		
Nappies and baby items		
Pet food		
Notes		

OTHER EXPENSES

Pet insurance and vet bills		
Health and health insurance (dentist, prescriptions, BUPA.)		
Repairs and house maintenance (e.g. window cleaning)		
Hairdressing/ hair cuts		
Cable/Satellite TV (e.g. Sky TV, Netflix, etc)		
Entertainment subscription (e.g. Spotify or online gaming)		
Internet/ broadband		
TV or other appliance rental		
School meals / meals at work		
Pocket money and school trips		
Gifts (Christmas, birthdays)		
Lottery, pools, online betting		
Hobbies		
Charity donations		
Gym/Exercise class fees		
Social events		
Other		
Notes		



DEBTS: Please give as much detail about your debts as you can below

Name of person you owe money to	What was this for? (e.g. loan, credit card, overdraft)	How much do you owe? £	Account/Reference number	Whose name is it in? (You, partner, both)