

Our reference: CL-00000001

17/May/2025

Dear Joe Bloggs,

**Re: Your Financial Circumstances**

Following our appointment on 22/Oct/2021 we can confirm that your adviser is . Their Line Manager is unknown. This letter summarises the advice given to you and the solutions we discussed but a full copy of the case notes with the full record of your appointment can be provided to you upon request.

During the interview, we also discussed what action(s) need to be taken next:

**What You Need To Do:**

Debt/Issue	Action	By When
DRO referral	Look for correspondence from the DRO Unit	in the next 2 weeks

**What We Will Do:**

Debt/Issue	Action	By When
DRO	Refer client to the DRO unit	ASAP

**WHAT YOU TOLD US**

**Background And Income Details**

You provided to us details of your personal circumstances including family and housing status, employment situation and any health issues. You confirmed what income you receive which is stated on the Financial Statement enclosed.

**Proof Of Income**

We advised you that to be able to provide accurate debt advice, we would need proof of your income and expenditure. You have provided all of your income and expenditure that was asked for by the adviser

**Debt Details**

We went through your debts and recorded these as Priority and Non-Priority Debts on the Financial Statement. We discussed whether you had an urgent debt and you confirmed the following: that you have an urgent issue which we advised you about and addressed at the appointment. Yes = that you have an urgent issue which we advised you about and addressed at the appointment

**ADVICE**

**Income Maximisation And Financial Capability**

We advised you how to maximise your income including a benefit and tax code check. Further we provided details to you about and recommended actions for the following:

- Safe Bank Accounts
- Council Tax relief:
- Severe Mental Impairment
- PIP
- Budgeting and Saving
- Warm Homes Discount
- Best Deals on Phone Calls
- Best Deals on Broadband
- Help with Water Bills
- Help with Travel Costs
- Charitable Trust Funds
- Sale of Non-Essential Items

**Financial Statement**

We advised you that a financial statement allows for us to provide you with accurate debt advice as it allows us to see your financial situation.

Liability

We talked about whether you agreed that you owed all of your debts.  
You confirmed that you are not disputing your liability for any of your debts.

Priority Debts

You have the following priority debts:

- Rent Arrears
- Council Tax Arrears

We advised you of the difference between priority and non-priority debts and we explained the recovery procedures that can be used by creditors if you default on payment. A priority debt is one where the creditor’s ultimate sanction may result in the loss of:  
liberty; or  
home; or  
essential services, for example, gas or electricity; or  
essential goods.

We explained the need for you to maintain payments towards your priority creditors.

Non-Priority Debts

We asked you if you had any other debts and you confirmed that you had no other debts and this meant that you had no non-priority debts.

Creditor Name	Account number	Joint/Sole Liability	Debt Secured - Y/N	Outstanding Balance	Balance Verified - Y/N	Current arrangement (inc. interest/costs?)	Recovery Action/Latest contact (inc. court action)
Natwest OD		Sole	No	£1200	Yes	none but interest accrues at the rate of £0.30 per day	Current account with overdraft
Natwest CC		Sole	No	£8000	Yes	Paying minimum payment of £20pcm	No recovery action, no default
DWP UC AP		Sole	No	£500 estimated	No	Deducted from benefits at unknown rate	Deducted from UC
Mother		Sole	No	£3000	No	Paying £20 per week to mother	None

We advised that the sanctions open to creditors for non-payment of these debts are generally less serious than those for priority debts. Most non-priority creditors can only recover the money owed through County Court proceedings and then enforcing the judgment if you do not pay.

We advised you that you should not ignore any letters or other contact from creditors or debt collectors (including bailiffs) acting on their behalf but should contact us as soon as possible. We also advised you that entering into a payment arrangement with any of your creditors would not guarantee that any ongoing recovery or legal action would be suspended or withdrawn. Further we advised you regarding the impact on your credit rating of the actions taken and could be taken against you by your creditors as well as the solutions discussed below.

EXPLORATION OF OPTIONS AND BREATHING SPACE

We provided you with the “Debt Options for Clients” booklet. This sets out all of the debt options, as well as the pros and cons of each option. Not all of these options are available to you. Some options may be available to you but are not suitable for your circumstances or will not enable you to meet your goal.

We advised you that the following options are available and suitable for you:

We considered whether Breathing Space, which was introduced on 4 May 2021, was an option for you and you are suitable for Mental Health Access Mechanism Breathing Space.

Following detailed and specific advice, you have chosen the options of

- DRO
  - Water application to reduce ongoing water bill
- We agreed that the chosen option(s) do not meet your goal but we have agreed to proceed with this option.

## CONCLUSION

We will keep you regularly updated on the progress of your case. We will review your case regularly and aim to contact you at least every 8 weeks taking into account the actions agreed above. We will take your instructions and carry out any work required as necessary. Should your financial circumstances change, please let us know so that we can confirm the agreed debt option for dealing with your debts is still appropriate.

Please keep us informed of any correspondence that you receive from creditors so that we can maintain an accurate record of your financial affairs.

If any of your creditors take court action to recover the debt, please provide us with any court documentation as soon as possible.

It is important that we are aware of all your creditors and debts. Should you have forgotten to mention any debts during your appointment, we ask that you provide the details as soon as possible.

Yours sincerely,

Money Advice Caseworker

## CLIENT CARE INFORMATION

### Data Retention And File Destruction

The advice we provide is entirely confidential and independent. During your appointment, you were provided with details of the service.

unknown is registered with the Information Commissioner's Officer with registration number unknown. We will process your personal data in accordance with the General Data Protection Regulations and the Data Protection Act 2018. You have a right to access data we hold about you and we only retain data for as long as is necessary. Please refer to our full Privacy Notice on our website at unknown for more information or a hard copy can be provided to you on request from our offices.

After your case is finished, we will keep the case papers for unknown, in secure storage. If you need to refer to the documents again during that period, it will help us if you can give as much notice as possible so that we can have your file ready. After the storage period we will destroy the file and ensure that the contents remain confidential.

### Free Of Charge

We will not charge you for any of the advice or help we give you.

### Complaints Procedure

unknown is authorised and regulated by the Financial Conduct Authority (FRN: unknown). If you're not happy with the service or advice you receive, you have the right to make a complaint. If you want to make a complaint, please address it to: unknown.

Full details of our complaints procedure can be found at unknown .

If we are not able to resolve your complaint you can ask the Financial Ombudsman Service to investigate for you

Details of the Financial Ombudsman Service can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Their phone number is 0300 123 9 123 or 0800 023 4567.