

# Budgeting Handbook

## Information for Tenants in Reading

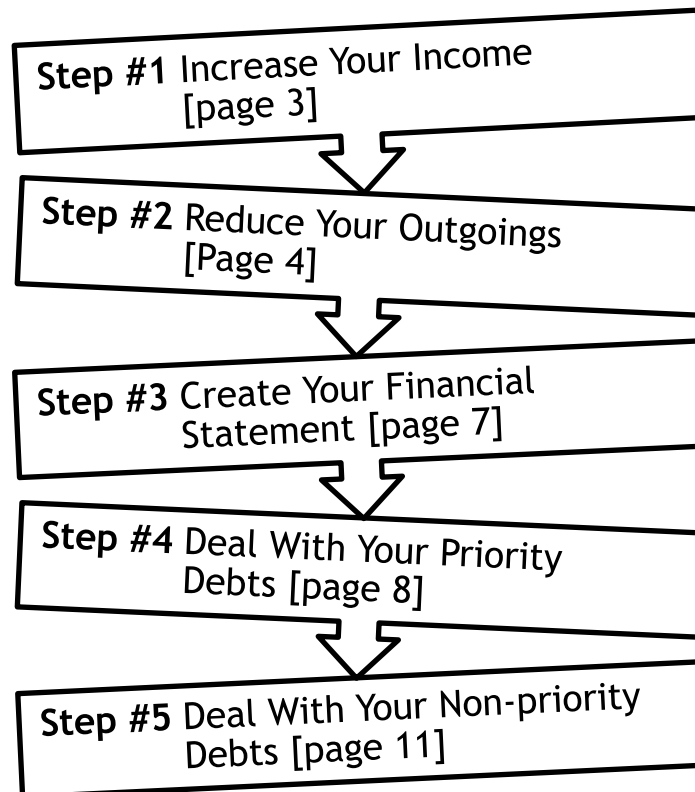


# Introduction

There are millions of people in the UK who are struggling with debt in some way, so you are not alone. There is no need to be embarrassed or hard on yourself, what matters is that you do something to improve your situation.

This handbook has lots of information, but don't be put off as you won't need to read all of it depending on your situation. It will help you to make your own financial statement and see what options you have to improve your situation.

The handbook is split into five parts for you to work through:



There is a sample letter at the back of the handbook, you can use this as a template to write/email your creditors to ask for a temporary hold on recovery and interest being charged whilst you make your financial statement. There is also a list of organisations you can go to for further help and advice for free.

## How we can help

Reading Borough Council's Debt Advice Team delivers free, confidential and impartial advice for Council tenants, any resident of Reading who is affected by the benefit cap or at risk of homelessness and working with the Councils Housing Advice Team.

We are a small friendly team of trained debt advisors who can help you with any debt problem you have. Whatever the reasons for your debts, we are here to support you to:

- Explore ways to increase income and reduce outgoings.
- Prioritise debts to keep important goods and services.
- Help you make informed decisions, including how you want to deal with your debts.
- Support you to get back in control of your finances.
- Check you are receiving all the benefits you are entitled to claim.
- Understand benefit awards, and help you to challenge decisions.

## Before You Get Started

### Do you have any debts that need urgent action?

If you are at immediate risk of losing your home or essential goods or services, you should get more help. Contact the Debt Advice Team or an organisation at the back of this handbook.

Examples of where urgent action is needed are if you have been:

- Threatened with eviction.
- Contacted by Enforcement Agents (Bailiffs) who are collecting a debt.
- Told your gas and/or electricity supply is going to be disconnected.
- Threatened with bankruptcy.

### Do you have any debts that you haven't had contact with for several years?

If you haven't written to a creditor or made a payment towards a debt for several years, you should receive advice before you do. This is because the debt may be 'statute barred' and legally unenforceable, meaning you might not need to pay it.

### Do you owe money to a loan shark?

A loan shark is someone who lends money, but doesn't have a legal licence to do so. There can be little or no paperwork to tell you about any interest rate or amount you owe, and you may not be allowed to settle your debt. Sometimes items are taken from you as security (e.g. passports or driving licences), or the person you owe money to might try to intimidate you, make threats or become violent.

You can get more information and support to deal with a loan shark from the Illegal Money Lending Team, you can speak to them without giving your details on 0300 555 2222. If you ever feel that your safety is at risk call the Police on 999 straight away.

### Do you need to protect your income?

If your wages and/or benefits are paid into a bank account where you are overdrawn, your bank may take money from your account to pay off your debt. This is called the 'right of set-off', and can mean that you are unable to pay for vital goods and services.

Open a non-fee charging basic bank account with a different bank. These accounts are designed for people with poor credit and are a good place to get back in control of your money. We have a factsheet available at [www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice)

## Basic Advice

- Do not panic. If you are struggling, get help straight away. You are not alone, you can get advice at any time, and it's never too late.
- Do not ignore your debt problems. They will not go away but can be resolved.
- Claim all the benefits and Tax Credits you are entitled to receive.
- Do not borrow money to pay off your debts. Borrowing like this can easily make your situation worse, always get advice first.
- Do not ignore letters. Open and keep letters you receive so you know what's happening, you will then be able to do something about it.
- Deal with all your creditors. If you miss any creditors, you could run into difficulties again.
- Do not give up. If a creditor doesn't agree to your request the first time, try again and get advice.

# Your Financial Statement

The following sections will guide you through filling in your financial statement. It is an essential tool to help you manage your money and deal with your debts.

It will help you to work out where you can increase your income, save money and what options you have to deal with your debts.

There are two blank financial statements with this handbook, one to be used as a draft and one to be used as a final version. You can get more copies from

[www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice)



Use the 'Comments' box at the bottom of the financial statement to explain any high expenditure, and any other information that you would like your creditors to know about your situation e.g. if you have medical needs or special dietary requirements.

## Increase Your Income

## Step #1

### Fill in Part A of the financial statement

List all the income you/you and your partner currently receive including wages, Tax Credits, Benefits and Pensions. When you have listed all your income, add up the total.



You will need to update your financial statement if your income changes.

See if you can increase your income in any way, below are some ways you might be able to do this:

### Check for any benefit/tax credit entitlement

The easiest way to find out what benefits you might be entitled to is to use a calculator.

Visit [www.reading.gov.uk/uc/claiming](http://www.reading.gov.uk/uc/claiming) and click "Universal Credit online calculator" to use Reading Borough Councils benefit calculator to check entitlement to all benefits.

Below is a basic guide to benefits you might claim depending on your situation:

#### If you are unemployed

- Universal Credit
- Job Seekers Allowance
- Income Support
- Council Tax Support

#### If you are employed

- Universal Credit
- Child Tax Credits
- Working Tax Credits
- Council Tax Support

#### If you are sick or disabled

- Statutory Sick Pay
- Employment & Support Allowance, if you are ill or disabled.
- Personal Independent Payment, if you are an adult with disabilities and need help with personal care.
- Attendance Allowance, if you are over 65 and need help with care.

#### If you are a carer

- Carer's Allowance - if you look after someone who is dependent on you for care and support.

If you are unable to use an online calculator, contact Turn2us on 0808 802 2000. They are a charity that helps people to access benefits they are entitled to and will be able to help you.

### **Take on more work**

Can you, your partner or others living in your home take on more work to increase the household income? Check what difference this would make if you are receiving any benefits, you can do this with a benefit calculator.

### **Receive contributions from household members**

Any adult living with you/you and your partner should be working or claiming benefits, and you should be receiving a contribution from them towards rent, food and other bills.

Your entitlement to Universal Credit, Housing Benefit and/or Council Tax Support could be reduced because they live with you. This means it's even more important you receive a contribution from other adults in the property to afford to pay for vital goods and services including rent.

### **Child Maintenance**

If you have children with an ex-partner, they should contribute towards the child's everyday living costs. Even if the absent parent does not see their child/children, they are legally responsible for the costs of raising them.

You can arrange child maintenance yourselves in a flexible arrangement that can include what works for both of you including shared care, splitting the costs of items or a regular contribution towards things like household costs, uniforms or school trips or clubs etc.

For independent advice about child maintenance options visit [www.cmoptions.org](http://www.cmoptions.org) or call 0800 988 0988. The maintenance you receive may affect other benefits.



This might not be appropriate if you think the other parent poses a threat to you or your children, or if you are a victim of domestic abuse.

### **Winter Fuel Payment**

If have you reached state pension age, you may be entitled to between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

This is normally paid automatically, but if you haven't received your payment by the beginning of January call the Winter Fuel Helpline on 0800 731 0160 or visit [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

## **Reduce Your Outgoings**

## **Step #2**

### **Fill in Parts B and C of your financial statement**

Write down all your fixed and flexible outgoings. Make sure you include all your regular spending, not just bills such as pocket money, gifts and leisure. Your financial statement needs to be realistic to help deal with your debts.

Everyone will have a different budget, and you need to include any extra costs you have because of an illness or disability. Don't include any debt repayments at this stage, that information is needed later.

Travelling expenses includes getting to work/school and the shops, vehicle tax, insurance, petrol and public transport. Divide the estimated yearly amount for repairs and MOT by 12.



All amounts on your financial statement must be monthly.

Change weekly amounts to a monthly amount.

Step 1: write down your weekly amount and multiply it by 52.

Step 2: divide the answer from Step 1 by 12. This is your monthly figure.

Change fortnightly amounts to a monthly amount.

Step 1: write down your fortnightly amount and multiply it by 26.

Step 2: divide the answer from Step 1 by 12. This is your monthly figure.

Change four-weekly amounts to a monthly amount.

Step 1: write down your four-weekly amount and multiply it by 13.

Step 2: divide the answer from Step 1 by 12. This is your monthly figure.

See if you can reduce your outgoings, below are some ways you might be able to do this:

### **Number of instalments**

For things like Council Tax, gas, electric, car insurance and water you can ask to pay over as many instalments as possible within the financial year. Increasing the number of instalments can reduce the amount you pay as you are paying over a longer period.

If you are billed annually, quarterly and struggle to make payment, you can ask your supplier if you can pay in weekly, fortnightly or monthly to make payments easier.

### **Council Tax discounts and exemptions**

You may be able to get a discount or exemption from Council Tax if you:

- Live alone, or with someone who is not counted (like a full-time student).
- Are a full-time student.
- Or you/another occupant are disabled and live in a larger property than you would need otherwise.

If you are unsure if you are eligible for a discount or exemption, contact Reading Borough Councils Customer Services on 0118 937 3727 or visit [www.reading.gov.uk/counciltax](http://www.reading.gov.uk/counciltax)

### **Move to a smaller home**

If you live in property that is larger than you need, you may want to consider moving to a smaller home with lower rent and running costs.



The amount you receive Universal Credit or Housing Benefit towards your rent may be reduced if you have any spare bedrooms.

Council or Housing Association tenants could be given a higher priority for rehousing, call HomeChoice on 0118 937 2172 or visit [www.reading.gov.uk/homechoice](http://www.reading.gov.uk/homechoice) for more information.

Reading Borough Council tenants may get help with moving costs, contact our Under Occupation and Transfer Officer on 0118 937 2192 for more information on the Tenant Incentive Scheme.

## TV, phone and Internet

You may be able to reduce your costs by:

- Renegotiating your contract to reduce the charge by cancelling services\* you do not need such as voicemail or sport channels.
- Switching suppliers to get a cheaper deal, you can get more information from [www.ofcom.org.uk](http://www.ofcom.org.uk) and searching for 'Price comparison'. If you need any help you can contact Ofcom on 0300 123 3333.
- Getting a bundle package for TV, phone and internet to save on separate subscriptions.
- Cancelling\* your TV subscription and investing in a Freeview box (one off cost) to watch TV without monthly charges.
- Cancelling\* either your mobile or landline contracts if your household can manage without.

## Switch your energy provider\*

Energy tariffs normally last 12 months, after this you could be automatically put on a standard tariff that often costs you more.

You may be able to reduce your costs by:

- Switching supplier, you can do this with a prepayment meter or debts of under £200. Compare deals online at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) and search for 'Compare gas and electricity prices' or contact Citizens Advice Reading on 0118 952 3022 and ask for energy advice.
- Buy both gas and electricity from the same supplier.
- Pay for your gas and electric by Direct Debit.
- Have a Smart Meter installed
- If you have arrears, or are having difficulty paying your gas or electricity, contact your supplier and ask about their Support Schemes and trust funds.

\*check you won't have to pay cancellation fees for leaving your contract early



Reading Borough Council has a scheme called 'Winter Watch' that runs through the autumn and winter. This is available to Reading residents on low incomes, have young children, are over 60, have a disability/health condition or have not lived independently before. You can contact Winter Watch for advice and support on 0118 937 3747.

## Reduce your water bill

You may be able to reduce your costs by:

- Having a water meter installed. All new properties have water meters fitted, and they can significantly reduce your water bill if you do not use a lot of water. You can request a water meter at [www.thameswater.co.uk](http://www.thameswater.co.uk) or call Thames Water on 0800 980 8800.
- WaterSure and WaterSure Plus are both schemes Thames Water run where eligible customers have a reduced tariff that could save you 50% off your bill. Contact Thames Water on 0800 009 3652 or visit their website for more information.



If you have arrears and are struggling with your bill, contact Thames Water and consider making an application to their Customer Assistance Fund.

## Food

You may be able to reduce your costs by:

- Shopping weekly and making a meal plan using up ingredients you already have, then making a shopping list of any missing items. Going shopping daily will make you spend more.
- Do not shop when hungry. This makes you likely to spend more, especially on less healthy foods, such as high-fat and sugary snacks.
- Be strict about buying only what you'll actually eat. The average family with children throws away almost £60 of good food every month.
- Try cheaper brands, you could save money by buying cheaper brands than you usually do as well as cutting back on luxuries.
- Look up cheap recipes. There are plenty of websites that give you recipes for cheap tasty meals including using leftover ingredients.

You could also reduce the cost of food by making packed lunches for work/school rather than buying food when you are out.

If you are receiving an 'income based' benefit (not including Working Tax Credit) you could receive free school meals. Contact your child's school for more information and to apply

A rough average for food, pet food, non-alcoholic drinks and cleaning materials would be

£55 - £65	a week for a single person
£100 - £110	a week for a couple
£14 - £25	a week per child
£23 - £34	a week for grown up children

## Create Your Financial Statement

## Step #3

### Savings

If you have money left over after your essential living costs, you might want to save a small amount for emergencies or unplanned spending (e.g. broken washing machine). List this amount in part D of your financial statement.

Having some savings means you can deal with unexpected events better when they come up.



Most creditors will allow you to save 10% of your disposable income after you pay your essential living costs (up to a maximum of £20 per month).

### Fill in Part E

Once you have listed your income and expenditure you can work out how much money you have left, if anything, to use to start paying off your debts.

You do this by adding up the total in parts B, C and D and taking that number away from the total for part A.



You may be spending more than you've got coming in, or have little disposable income. If this is the case then go through parts A and B again to see if there is anything else you can do to increase your income and reduce your spending.

If you are still spending more than you have coming in, get advice from one of the organisations at the back of this handbook.



**Fill in Part F of your financial statement**

You now need to list all your debts, payments you make and balances of each debt on your financial statement. If you have letters or contracts, get all your paperwork together.

Some people find opening letters from creditors frightening, but it is important that you do keep and read your letters. If you are struggling ask someone you trust to open your letters with you or contact one of the organisations at the back of this handbook for support.

Some of your debts will be more important than others because of what can happen to you if you don't pay them. These are called your **Priority Debts**.



You must deal with your Priority Debts first to avoid serious penalties.

List all your priority debts in section F of your financial statement, remember to include the balance owed.

Below are some examples of priority debts:

Debt	Penalties for non-payment
Rent and/or Service Charge	Eviction.
Council Tax	A visit from Enforcement Agents (Bailiffs), money taken from wages, money taken from benefits, bankruptcy or imprisonment.
Gas or Electric	Disconnection, money taken from benefits
Unpaid Magistrates Court Fines	A visit from Enforcement Agents (Bailiffs), money taken from wages, money taken from benefits, imprisonment.
Child Maintenance	A visit from Enforcement Agents (Bailiffs), money taken from wages, money taken from benefits, imprisonment.
Income Tax Arrears	Imprisonment.
TV licence	A fine, imprisonment.
County Court judgment	A visit from Enforcement Agents (Bailiffs), a charging order, money taken from wages, money or assets frozen.
Tax, VAT or National Insurance	A visit from Enforcement Agents (Bailiffs), money taken from wages, bankruptcy, County Court Judgment (CCJ).
Hire purchase or logbook loan	Repossession, County Court Judgment (CCJ).

**Decide an order to tackle your Priority Debts**

If you have rent arrears you should always deal with this debt first to avoid losing your home.

After this you must decide what order you deal with other priority debts based on how you think the consequences of not paying will affect you and your family.

## Negotiate repayment plans with your Priority Creditors

Contact your most important priority creditor and:

- Explain your financial difficulties
- Tell them you are preparing a financial statement
- Suggest an amount to pay them each month - this will be your regular weekly/monthly payment plus a contribution towards your arrears) - start paying this straight away
- If your creditor refuses increase your offer and try again

Once your first priority creditor has agreed a repayment plan:

- Start paying the agreed monthly amount straight away
- Update your financial statement and recalculate your disposable income to take account of this payment
- Repeat Step for each priority creditor until all your priority creditors have been dealt with.



If your creditors won't agree a repayment plan with you, or you don't have enough disposable income to deal with all your Priority Debts, get advice from one of the organisations at the back of this handbook.

## Information About Enforcement Action

### Eviction for Council Tenants

If you do not pay your rent or do not keep to an agreement to pay off your arrears, your landlord can apply to the County Court for a Possession Order to evict you.



Always seek advice and attend any Court hearing.

A Possession Order doesn't necessarily mean automatic eviction. The Court will consider your circumstances and might give a Suspended Possession Order. This is where possession is granted but suspended on the basis you make regular payments towards your rent arrears.



If you don't keep to the Court ordered payment, your landlord can go back to the Court and you could be evicted.

If you are finding it difficult to keep to your Court ordered payments get advice from an organisation at the back of this handbook.

### Eviction for other tenants

If you do not pay your rent your landlord may evict you. The process of eviction depends on the type of tenancy you hold. If you are unsure of what type of tenancy you hold, you must seek help straight away.

If you think you are at risk of being made homeless contact Reading Borough Councils Homeless Prevention Service immediately on 0118 937 2165, or email [housing.advice@reading.gov.uk](mailto:housing.advice@reading.gov.uk) or visit [www.reading.gov.uk/housing](http://www.reading.gov.uk/housing)



The sooner you get help the more likely it is that you avoid losing your home.  
Always attend any court hearings.

## Council Tax liability orders

If you don't pay your Council Tax the Council will apply for a liability order at the Magistrates Court.

The Court must issue the Liability Order unless:

- The Council didn't follow proper procedures.
- You have paid the amount demanded before the court date.
- Bankruptcy or winding up proceedings have started.

If you think one of these applies to you, contact the Council immediately.

The Liability Order will order you to pay the amount outstanding plus Court costs. The Council offer an arrangement for you to pay, or you can suggest your own.

If you don't make an arrangement or you don't stick to your agreement the Council can:

- Issue an Attachment of Earnings Order (AOE) which requires your employer to deduct a percentage of your earnings depending on what you earn. Your employer can charge an administration fee of £1 per deduction. You can only have two AOE's at a time, so you will need to make other arrangements to pay back any other Council Tax debt.
- Issue an Attachment of Benefit (AOB) which requires the Department for Works and Pensions to deduct an amount from your benefits. You can only have one AOB at a time, so you will need to make other arrangements to pay back any other Council Tax debt.
- Appoint Enforcement Agents (Bailiffs) to visit your home to collect the money you owe or take goods to sell to pay off the arrears. Additional costs will be added to your debt if this happens.
- Apply to the courts to have you committed to prison if the Enforcement Agents (Bailiffs) have been unable to collect the debt.

## County Court Judgement

A County Court Judgement (CCJ) is a court order a creditor can apply for to order you to repay a debt owed to them. Having a CCJ is not a criminal offence and you cannot be sent to prison.

A CCJ is normally recorded on the public 'Register of Judgments, Orders and Fines', and on your credit file. The information will stay on your credit reference file and the Register of Judgments, Orders and Fines for six years from the date the CCJ was made (unless it is paid in full within one month).



Having a CCJ can reduce your credit score and make it more difficult and expensive to get credit.

Most non-priority debts are regulated by the Consumer Credit Act. Where this applies the creditor must send you a valid 'default notice' and 'letter of claim' before applying for a CCJ. If you agree a repayment plan with the creditor and make payments, you can avoid court action. If the creditor wants to take court action at a later date, they will need to send a new 'letter of claim'.

If a creditor takes court action against you, a 'claim pack' will be sent. You must:

- Complete the reply form attached to the summons.
- Include your offer of repayment.
- Attach a copy of your financial statement.
- Return the form to the Court before the deadline.



Get help straight away if you do not understand letters from the court from one of the organisations at the back of this handbook.

There are two types of order that the County Court can make:

- 'Instalment' Order, where you repay the debt over time as stated in the court order.
- 'Forthwith' Order, where you are ordered to pay the debt in full straight away.

If you've admitted the claim previously and made an offer of payment, it's likely that you will receive an 'Instalment Order'. The amount you repay each month should be set using information you will have given about your income when you completed your admission form.

If the court does not know your income or financial situation, you will probably receive a 'Forthwith Order' to pay in full straight away.



If you cannot afford to pay the full debt or the instalments, you can ask for the decision to be looked at again. This is called a 'redetermination'. Get help to do this from one of the organisations at the back of this handbook.

If you receive a CCJ and do not pay as ordered, the creditor can ask the court to enforce the court order by:

- Appoint Enforcement Agents (Bailiffs) giving them a 'Warrant of Execution' to visit your home to try to seize goods to sell to pay off the money you owe.
- Issue an Attachment of Earnings Order (AOE) which requires your employer to deduct a percentage of your earnings depending on what you earn. Your employer can charge an administration fee of £1 per deduction.
- If you own a property, instruct that a Charging Order to be secured against your home meaning you could lose your home if you do not pay back the debt.
- Freeze money in your bank account, this is called a Third Party Money Order.

If you already have a CCJ, include this debt with other non-priority debts on your financial statement and work out the offer of repayment in the same way for each. More information can be found in the 'Debt Options' section of this handbook.



If you need to change the amount you are paying to a CCJ, try negotiating directly with your creditor. If they agree you do not need to go back to court.

If this doesn't work you will need to apply to the court for a 'redetermination' by completing court form N245 to try and change the court order.

## Deal With Your Non-Priority Debts

## Step #5

Non-priority debts do not have the power to take more serious action against you, like evicting you from your home or sending you to prison.

You might feel that a non-priority debt is more urgent to you, but to avoid losing vital goods and services it is important you deal with debts in order of their priority.

Non-Priority debts include:

- Credit Cards.
- Personal loans with finance companies (if not secured on property).
- Bank/Building Society loans and overdrafts.

- Charge Cards.
- Catalogues/Mail Order.
- Personal debts to friends and family.
- Doorstep and Payday Loans.

Let your creditors know you are having difficulties, use the sample letter at the back of the handbook to write/email your creditors to ask for a temporary hold on recovery and interest being charged whilst you make your financial statement and choose an option to deal with your debts.



If you are struggling to deal with any creditors remember you can get help from one of the organisations at the back of this handbook.

## Debt Options

Depending on your situation you may have more than one option for dealing with your non-priority debts. For example, you might choose a short term informal option to allow you time to complete a long term formal option.

Whether you have a disposable income after you have made agreements with your priority debts or not, there are options to deal with your debts.

Below is a brief summary of all the options available to you. See our Debt Options booklet at [www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice) for more information and the advantages and disadvantages of each option, along with sample letters you can send to your creditors.

### Informal debt options

These are options that do not involve any court action, and include:

Extended Holds	A hold of usually six months can be requested if you are not able to repay your debts for a period of time. This is not a long term solution.
Token Payments	Usually an arrangement of £1 per month. They show you want to repay the debt. This is not a long term solution.
Pro-Rata Arrangements / Debt Management Plans	Shares your available income equally to each of your creditors based on the amount you owe them. You pay the arrangements yourself, or can set up a Debt Management Plan where you make a single payment that is then passed on to your creditors. Make sure you use a charity like StepChange or PayPlan free of charge.
Full and Final Settlement	If you have a sum of money available you can consider offering full and final settlements to your creditors. This is when a lump sum of less than the total debt is accepted to settle the debt.
Write Off/Partial Write Off	You can try this before formal debt option if you have no available income or capital (savings or investments), and your situation it's unlikely to improve (or may get worse) in the foreseeable future.

## Formal debt options

Formal debt options involve some kind of court order. Get help from one of the organisations at the back of this handbook if you are considering one of the below options:

Individual Voluntary Arrangement (IVA)	An IVA is a formal arrangement made through the County Court where you pay an agreed amount off your debts over a fixed period (e.g. five years) - the rest of your debts are then written off after your final payment on the Individual Voluntary Arrangement is made.
Bankruptcy	Bankruptcy is a way of recognising that you are unable to pay your debts in a reasonable amount of time. It can be seen as last resort but can be a good option particularly if you rent your home and have no assets. Your unsecured debts are normally written off.
Debt Relief Order (DRO)	A Debt Relief Order (DRO) is way to deal with your debts if you rent your home, have assets under £1,000 under £50 per month disposable income and less than £20,000 of qualifying debts. Your unsecured debts are normally written off.
Administration Order	An Administration Order is an alternative to bankruptcy and Debt Relief Orders if you have: <ul style="list-style-type: none"><li>• At least two debts totalling £5,000 or less.</li><li>• A County or High Court Judgment (CCJ) against you.</li></ul>



You can view the Debt Options booklet at [www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice) or call the Debt Advice Team on 0118 937 2197 to be sent a copy.

Contact one of the organisations at the back of this handbook if you are not sure what debt option to choose.

## Sample Holding Letter

Your name and address here

Creditors name and address here

Date

Dear Sir/Madam

Re: Account/Reference Number

*I/We* are writing to inform you that *I/we* are seeking advice and assistance regarding our current financial difficulties.

*I/we* would appreciate if you could hold any action on the above account for a period of one month whilst *I/we* gather all the information to prepare *my/our* financial statement for your consideration.

During this period, could you please freeze interest and/or any other charges accruing on the above account so our debt does not get any higher?

*I/We* look forward to hearing from you as soon as possible.

Yours faithfully

Sign your name here

Print your name here

# Organisations Offering Free and Confidential Advice

## Reading Borough Council's

### Debt Advice Team

Tel: 0118 937 2197

Email: [debt.advice@reading.gov.uk](mailto:debt.advice@reading.gov.uk)

Web: [www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice)

Post: Debt Advice Team, PO Box 2624,  
Reading, RG1 7WB

## StepChange

Tel: 0800 138 1111

Mon-Fri 8am-8pm, Sat 8am-4pm

Web: [www.stepchange.org](http://www.stepchange.org)

## Money Advice Service

Tel: 0800 138 7777

Web: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Opening times:

Monday to Friday, 8am to 6pm

Saturday, Sunday and Bank Holidays,  
closed

## Reading Frontline

Tel: 0118 956 9300

Opening times

Mon-Weds 10.00am - 3.00pm

Address: 84 Queens Road, Reading, RG1  
4BW

## CommuniCare

Tel: 0118 926 3941

Opening times:

Mon-Thurs 10am-4pm, Fri 10am-1pm

Address: 233 Kings Road, Reading RG1  
4LS

## Citizens Advice Reading

Tel: 03444 111 306

Web: [www.rcab.org.uk](http://www.rcab.org.uk)

Opening times:

Mon, Tues, Thurs & Fri 9:30am-4pm

Weds 9am-6:30pm

Address: Minster Street, Reading RG1 2JB

## PayPlan

Tel: 0800 280 2816

Web: [www.payplan.com](http://www.payplan.com)

Opening times

Mon-Fri 8am-8pm, Sat 9am-3pm

## National Debtline

Tel: 0808 808 4000

Web: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Opening times:

Mon-Fri 9am - 8pm, Sat 9:30am-1pm

## Welfare Rights Unit

Tel: 0118 955 1070

Opening times:

Tuesday, Wednesday & Thursdays from  
9am-3pm

Tuesday, Wednesday & Thursday from 10-  
3pm

Address: 252 Northumberland Avenue,  
Reading RG2 7QA