

## **DOCUMENTS WE NEED AT THE APPOINTMENT**

**Please bring as much of the following information as you can to assist the adviser in working out your circumstances:**

- Last 2 monthly/4 weekly wage slips
- Latest correspondence regarding any benefits or pensions
- Details of all other income
- Copy bank statements for the last 3 months if possible, even if you are not in overdraft
  
- Details of your mortgage, rent and other loans secured on your property. Correspondence from your mortgage lender or landlord (if applicable) particularly in regards to any arrears on your account
- Details of your Council tax/Non-Domestic Rates bills and any arrears on these
- Details of your utilities (gas, electricity, water, sewerage) to include your current usage and any arrears
  
- Details of all your creditors and other people you are making regular payments to – please bring in the most recent correspondence on each. We will need details of addresses, references and details of any collection agencies the debt has been passed to
  
- The most recent court papers you have received including hearings that have already happened and judgements that may have been made against you
- The most recent correspondence from bailiffs
- Details of agreements you have made with any other debt advice agencies
- Details of your monthly expenditure
- Any other information, letters, papers or correspondence that you think may be important
- A recent credit report from Experian, Equifax or Noddle, if possible

**YOUR APPOINTMENT IS ON ..... AT .....AM/PM**

**PLEASE BRING THE DOCUMENTS REQUESTED ABOVE WITH YOU**

If you have any questions before your appointment please call 01245 205600