My doctor just told me to ring the Samaritans. I didn’t know what a refuge was, there was no information - I didn’t know there was anything I could do to change my situation. If I hadn’t gone to the housing agency I don’t know what I would have done’

Survivor’s voice
Stage C

Improving financial capability
Financial capability

This represents the main core of this toolkit.

Financial capability centres on improving a clients ability to manage their own day-to-day spending, whilst also understanding financial products and beginning to make plans for the future.

The following topics are put forward as critical ones for clients in refuge to learn to prepare them for independent living. They cover the essentials, but some clients may already know some of these areas quite well. To others, some areas may not seem relevant.

The adviser should use their judgment on what to cover with a client, and when. As clients can stay in a refuge for several months as they are supported, an adviser has the scope to choose whatever areas they like, in whatever order and complexity. They can then return to the same areas at a later date, and make sure that the learning has embedded in the client.

More detailed resources are available at www.citizensadvice.org.uk/financialcapabilityresources
Action plan 3

- Know what bills you need to pay
- Understand priority and non-priority bills
- Get a full range of IDs
- Get a new bank account
- Get help to deal with your old debts
- Understand credit ratings
- Find out your own credit status
- Repair your own credit status
- Understand the risks of loans and borrowing
- Know where and how to get cheap furnishings and appliances
- Understand how to cook on a tight budget
- Be able to find a flat
- Understand how to start a tenancy agreement
- Know your rights as a tenant
- Set up bills
- Understand payslips
- Know how to manage running your own car
## Financial Capability Topics

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<th>Page</th>
</tr>
</thead>
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<tr>
<td>Bank accounts and IDs</td>
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<td>Dealing with debts</td>
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<td>Credit ratings</td>
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<td>Cheap furniture and appliances</td>
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<td>Children</td>
<td>100</td>
</tr>
<tr>
<td>Cooking</td>
<td>105</td>
</tr>
</tbody>
</table>
Budgeting and bills

This is the fundamental part of financial capability that clients need to understand. There are several exercises that follow that cover the very basics that clients need to know before they can consider living independently.

These activities and factsheets only cover certain specific areas. There are lots more activities and learning resources on the Citizens Advice website. These can be found at

[www.citizensadvice.org.uk/financialcapabilityresources](http://www.citizensadvice.org.uk/financialcapabilityresources)

and are free to access and use.

The topics included here are the recommended ones that are critical for clients that have experienced or are experiencing domestic violence and abuse. Of course, some clients will have a high level of financial literacy but will not have had the freedom to use it themselves, whilst others will not be aware of any of the information here.

Advisers will need to select which parts of these activities will need to form part of a clients unique action plan.

We highly recommend that advisers use other activities from the online library of resources to supplement the following exercises. Depending on how long the clients are in refuge or being supported, the more topics can be covered by an adviser.

Advisers should take as much time as they want for each topic, and feel free to return to them again and again in later sessions.
14 ways to make your money go further

1. Shop around: this can be on foot or on the internet.

2. Look out for Buy One Get One Free (BOGOF) deals.

3. Look out for special offers.

4. Use ‘money off’ vouchers and coupons.

5. Look out for the ‘Sales’.

6. Save loyalty card points.

7. Take advantage of payment incentives, such as paying a bill on time to get money off.


9. Use charity shops / second hand shops.

10. Buy at car boot sales.

11. Buy services in advance: for example, bus passes.

12. Book in advance if travelling by train, as it’s often cheaper.

13. Swap favours with people: for example childcare for childcare, DIY for dinner, child care for haircut etc.

Top tips for saving money on your energy bills

Energy can cost a lot, but there are lots of schemes that can help you. The Citizens Advice website has a lot more information on this.

Watch out for:

- Estimated bills: make sure you are only paying for what you use.
- Standard tariffs: don't just accept the tariff wherever you move in. Contact Citizens Advice for help with this by asking about their Energy Best Deal program.
- Your annual statement: it will include an estimate of your energy costs for the coming year and will help with making price comparisons.

Do:

- Pay by monthly direct debit to get the cheapest deals, but for this you need a bank account.
- If you don't want to switch suppliers, call your energy company to ask if you can get a cheaper deal – they will never call you!
- Submit regular (quarterly) meter readings. Don’t rely on their estimates.
- Look for dual fuel deals (gas & electric from the same company).
- Tell your electricity supplier if you do not have gas (they should offer you deals as good as dual fuel customers).
- Tell your energy supplier if you are having difficulty paying: you’ll be surprised at what help is available.

If you can:

- Manage your account(s) online to get the best deals.

Remember:

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• The quickest way to cut your bills is to use less energy. Do try to make your home more energy efficient. There are lots of tips on this available on the Citizens Advice website.

• Ask if there are any free offers available to install loft or cavity wall insulation. If there are, tell your landlord.

• Hang onto any paperwork, keeping it safe. It's really useful as a form of ID.

Help is available at your local Citizens Advice. Please get in touch if you need help or advice on energy or any other issues.
Which are essential or non-essential?

Use the next page as a platform to launch discussion with the client. The client should try to split priority and non-priority debts from the list provided.

Guide clients into considering what criteria they have applied to make their decision. Clients will often think about what was most important in their previous domestic situation, which often means what was most important to someone else. When living alone, they need to start considering the effect of non-payment in each case. Some of the clients will understand this, whereas others will have been insulated from ever considering things like bills.

**Priority debts** are ones where serious action can be taken against a person if the debt is not paid, such as losing one's home, being disconnected for energy supplies or going to prison. Stress to clients that once they live alone, this will mean that they can't return to the refuge if they then lose their home.

You can't be sent to prison for not paying non-priority debts. But if an offer to pay is not made, the creditors may take that person to court. If the debt is not paid when the court has ordered it, the creditors can take further action.

<table>
<thead>
<tr>
<th>Priority debts usually include things like:</th>
<th>Non-priority debts include things like:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage repayments (even if a client is no longer at home).</td>
<td>Credit card and store card payments</td>
</tr>
<tr>
<td>Secured loans (the ‘security’ can be lost if payments are missed)</td>
<td>Bank loans (as they are not secured)</td>
</tr>
<tr>
<td>Rent</td>
<td>Overdrafts</td>
</tr>
<tr>
<td>Council tax (welsh clients may get assistance with this)</td>
<td>Home-collected credit (for example provident loans).</td>
</tr>
<tr>
<td>Utility bills (excl. water)</td>
<td>Catalogue repayments</td>
</tr>
<tr>
<td>Court fines</td>
<td>Money you've borrowed from family or friends</td>
</tr>
<tr>
<td>Taxes</td>
<td>Water</td>
</tr>
</tbody>
</table>

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Which are essential or non-essential?

**Step 1** - Next to the words below, please mark ‘E’ if you feel that the word is an essential priority, and ‘N’ if you feel it’s not essential to pay it.

**Step 2** - Of those items you marked essential (E), choose the ones you think are the most important.

<table>
<thead>
<tr>
<th>Essential</th>
<th>Non-Essential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Loans and late fees</td>
<td></td>
</tr>
<tr>
<td>Council tax</td>
<td></td>
</tr>
<tr>
<td>Mobile phone</td>
<td></td>
</tr>
<tr>
<td>Petrol / diesel</td>
<td></td>
</tr>
<tr>
<td>Snacks and treats</td>
<td></td>
</tr>
<tr>
<td>Laundry costs</td>
<td></td>
</tr>
<tr>
<td>Going to the pub</td>
<td></td>
</tr>
<tr>
<td>Taking part in sports</td>
<td></td>
</tr>
<tr>
<td>School fees</td>
<td></td>
</tr>
<tr>
<td>Clothes</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
</tr>
<tr>
<td>Birthdays / Christmas</td>
<td></td>
</tr>
<tr>
<td>Service charge</td>
<td></td>
</tr>
<tr>
<td>Credit and store cards</td>
<td></td>
</tr>
<tr>
<td>Electricity and gas</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Cigarettes / tobacco</td>
<td></td>
</tr>
<tr>
<td>TV licence</td>
<td></td>
</tr>
<tr>
<td>CDs / DVDs / streaming subscriptions</td>
<td></td>
</tr>
<tr>
<td>Magazines / books</td>
<td></td>
</tr>
<tr>
<td>Trains and buses</td>
<td></td>
</tr>
<tr>
<td>Child maintenance</td>
<td></td>
</tr>
<tr>
<td>Toiletries</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
</tr>
<tr>
<td>Broadband</td>
<td></td>
</tr>
<tr>
<td>Online memberships and subscriptions</td>
<td></td>
</tr>
</tbody>
</table>

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**How to reduce these bills?**

No handout required.

This activity should be done over several sessions, and returned to time and again. It is good practise to help the client embed this information.

The client should come up with a list of ways that particular bills can be reduced. The following is a non-exhaustive list, with many more examples on the Citizens Advice website [here](#).

**Water**
- Have showers instead of baths.
- Fix any leaky taps.
- Turn off the tap when brushing teeth.
- Only do full loads of washing (and wash at lower temperatures)

**Gas**
- Don't cover your radiators.
- Lowering your thermostat by 1 degree can save £75 a year.
- Use less heating and wrap up more warmly.

**Electric**
- Only put as much water as you need in the kettle.
- Energy saving lightbulbs.
- Try not to leave appliances on standby unless you use them regularly.

**Other**
- Single person discount for council tax.
- Online streaming apps like All4 and ITVplayer does not require a TV licence (apart from iPlayer).
- Don't have a TV package with channels you don't really watch.
- Clients in Wales can apply for extra funding from their local authority. This used to be called ‘social funds' but can now be called council tax support, discretionary housing payments or hardship grants.
Activity: Converting between weekly, monthly and yearly

Converting amounts into various formats is a key skill when budgeting, but one that can be quite tricky. This activity will allow clients to practise this, and can be done individually or in groups, with or without supervision from the trainer.

Key point

A budget needs to use the same time period throughout and generally it's best for a client to use the one that works for their income, for example if they get most of their income on a monthly basis then a monthly budget would be most useful. If they get their income on a weekly basis then a weekly budget would be most useful.

Top Tip

Some payments will be received on a four-weekly basis, but the others on a monthly basis. The client needs to understand that this is not the same thing.

Trainers need to be aware that other possible timeframes may be needed by the client, and that conversion can go both ways. The following questions, and handouts, are not meant to be an exhaustive list.

If this activity was of use, why not try...

Budgeting – Budget Building Guide
Budget calculation exercise

Calculate the following into **weekly** amounts:

**Essential calendar facts**
- There are 2 weeks in a fortnight
- There are 52 weeks in a year
- There are 12 months in a year

£30.00 per fortnight  £_______________________
£149.50 per year  £_______________________
£89.00 per month  £_______________________
£80.00 per quarter  £_______________________
£36.32 per 4 weeks  £_______________________

Calculate the following into **monthly** amounts:

**Handy hints**
- Remember you might have to work out the cost for the whole year first
- If your calculator answers show something like 3.4 remember this means £3.40

£1,298.00 per year  £_______________________
£15.00 per week  £_______________________
£6.95 per fortnight  £_______________________
£75.00 per quarter  £_______________________
£90.00 per 4 weeks  £_______________________
Answers: Budget calculation exercise

Calculate the following into **weekly** amounts:

- £30.00 per fortnight = £15 per week
- £149.50 per year = £2.88 per week
- £89.00 per month = £20.54 per week
- £80.00 per quarter = £6.15 per week
- £36.32 per 4 weeks = £9.08 per week

Calculate the following into **monthly** amounts:

- £1,298.00 per year = £108.17 per month
- £15.00 per week = £65.00 per month
- £6.95 per fortnight = £15.06 per month
- £75.00 per quarter = £25.00 per month
- £97.50 per 4 weeks = £90 per month
How to calculate weekly amounts

To work out a weekly amount from a fortnightly amount:
- Step 1: enter the fortnightly amount into your calculator
- Step 2: press + 2 and then =

To work out a weekly amount from a yearly amount:
- Step 1: enter the yearly amount into your calculator
- Step 2: press ÷ 5 2 and then =

To work out a weekly amount from a monthly amount:
- Step 1: enter the monthly amount into your calculator
- Step 2: press × 1 2 and then =
- Step 3: press ÷ 5 2 and then =

To work out a weekly amount from a quarterly amount:
- Step 1: enter the quarterly amount into your calculator
- Step 2: press × 4 and then =
- Step 3: press ÷ 5 2 and then =

To work out a weekly amount from a 4-weekly amount:
- Step 1: enter the monthly amount into your calculator
- Step 2: press ÷ 4 and then =
How to calculate monthly amounts

To work out a monthly amount from a yearly amount:
• Step 1: enter the yearly amount into your calculator
• Step 2: press + 1 2 and then =

To work out a monthly amount from a weekly amount:
• Step 1: enter the weekly amount into your calculator
• Step 2: press × 5 2 and then =
• Step 3: press + 1 2 and then =

To work out a monthly amount from a fortnightly amount:
• Step 1: enter the fortnightly amount into your calculator
• Step 2: press × 2 6 and then =
• Step 3: press + 1 2 and then =

To work out a monthly amount from a quarterly amount:
• Step 1: enter the quarterly amount into your calculator
• Step 2: press × 4 and then =
• Step 3: press ÷ 1 2 and then =

To work out a monthly amount from a 4-weekly amount:
• Step 1: enter the 4-weekly amount into your calculator
• Step 3: press + 4 and then =
• Step 2: press × 5 2 and then =
• Step 3: press + 1 2 and then =
Budget-building guide

Make a list of everything you spend money on in an average month. That includes the normal big bills, but also things like food and travel.

If you have the time, it always helps to keep a spending diary for a few weeks before you budget, just so you can see exactly how much you really spend on things like food, drink and travel. It's really easy to underestimate them!

Make sure amounts are realistic. There's no better way to do this than to look at your bills for the last few months. Remember your heating bill is normally more in the winter months than the summer!

Decide if you want to do things weekly or monthly. Once you've decided, then convert everything to that and don't mix them up!

Make a rough copy first, so you can make mistakes.

Make your first draft budget; it should list all the money going out and all the money coming in.

Include an amount for emergencies and things like Christmas and birthdays.

Once you've done your budget, it's worth adjusting the figures to see where you can save. For example, if you find you spend £10 a week more than you earn, you might need to look at some of your outgoings to make that balance.

It's a good tip to make sure you have a small surplus in the budget, even if it's only £20. This covers unexpected expenses, which always seem to crop up!

It is worth re-doing a budget when things change – a job, moving house, leaving or moving in with a partner or taking out a loan.
Activity: What bills do I need to consider?

Handout attached. In the first stage of this exercise clients will start to consider what these various monthly bills will be: most will be able to list these effectively.

The second stage will be to encourage the clients to estimate what the monthly costs for all these outgoings would be (for an average house in a local area with two adults and two children). Most clients will be paying these bills ad hoc or weekly.

Rough guesses are fine for this activity; more precise conversion from weekly to monthly is covered in the activities recommended below.

**Water Bills** - On average the cost would be about £398 per year.

**Council Tax** - £1256 per year per house

**Gas** - British Gas charge about £782 per year.

**Electric** - British Gas charge about £441 per year.

**Standard Building Insurance** would cost about £219 per year

**Standard Contents insurance** would cost about £126 per year

**TV License** - £145.50 per year for colour TV

**Broadband, Landline and Satellite TV** - £702 per year for an unlimited entertainment package with BT

The trainer is expected to provide figures for an average house in the clients’ area if they differ noticeably from these figures.

If this was useful, why not try...

Budgeting – Conversion chart
Budgeting – Converting amounts between weekly, monthly and yearly
What bills do I need to consider?

For an average house in your area, with a family of 4 people (2 adults and 2 children).

Water Bills
- Some houses are on a water meter and so you pay for what you use. For other houses you pay a Set Rate and for that rate you can use as much water as you like for that price. On average the cost would be about £_______________ per year.

Council Tax
- £_______________ per year per house.

Gas
- British Gas charge about £_______________ per year.

Electric
- British Gas charge about £_______________ per year.

House Insurance: AA
- Standard Building Insurance would cost about £_______________ per year.
- Standard Contents insurance would cost about £_______________ per year.

TV Licence
- £_______________ per year for colour TV.

Broadband, landline and satellite TV
- £_______________ per year for an unlimited entertainment package with BT.

Remember to shop around. There are a wide range of companies you can choose from: always check minimum contracts too.
Activity: Bills and consequences of non payment

This activity is intended to highlight the difference between priority and non-priority debts. Remind clients that debts are categorised as priority or non-priority based on the consequences of non-payment.

Useful facts to highlight in discussion include:

- Trying to send you to prison is a last resort for most councils for non-payment of council tax
- Creditors have to go to court before they can employ bailiffs
- Bailiffs have no right to enter your house if they haven't already been in
- You can't go to prison for not paying a catalogue bill or other 'non priority' debt

<table>
<thead>
<tr>
<th>Priority debts</th>
<th>Non priority debts include</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity and gas</td>
<td>Catalogue</td>
</tr>
<tr>
<td>Rent or mortgage</td>
<td>Credit Card</td>
</tr>
<tr>
<td>TV licence</td>
<td>Store Card</td>
</tr>
<tr>
<td>Council Tax</td>
<td>Personal loan</td>
</tr>
<tr>
<td>Maintenance for others, including support for children</td>
<td>Bank overdraft</td>
</tr>
<tr>
<td>Secured loan</td>
<td>Doorstep lenders and payday loans</td>
</tr>
<tr>
<td>Income tax and V.A.T.</td>
<td>Student loans</td>
</tr>
<tr>
<td>Court fines</td>
<td>Water and sewerage</td>
</tr>
<tr>
<td></td>
<td>Money borrowed from family and friends</td>
</tr>
<tr>
<td></td>
<td>Benefit overpayments</td>
</tr>
</tbody>
</table>

Trainers may wish to engage clients in a discussion on how they currently prioritise debts. For example, is this by:

- Amount owed?
- Frequency of letters?
- Frequency of phone calls?
- Threats of action?
- Age of the debt?
‘What if’...

What do you think could happen if you fall behind with the bills below?

Draw a line to match each bill with what could happen if it isn’t paid (an example line is already drawn in). You can use any answer once, more than once, or not at all.

Electricity

You could lose your home

Local lender

The amount you owe could go up a lot

Credit card

You could be cut off

Fines from the Magistrates court

You could get a very big fine

Rent or mortgage

A bailiff could take your belongings

Catalogue

You could be taken to a county court

TV licence

You could be sent to prison

Council tax

Your credit rating could go down
Answers

What do you think could happen if you fall behind with the bills below?

Draw a line to match each bill with what could happen if it isn’t paid (an example line is already drawn in). You can use any answer once, more than once, or not at all.

- Electricity: You could lose your home
- Local lender: The amount you owe could go up a lot
- Credit card: You could be cut off
- Fines from the magistrates court: You could get a very big fine
- Rent or mortgage: A bailiff could take your belongings
- Catalogue: You could be taken to a county court
- TV licence: You could be sent to prison
- Council tax: Your credit rating could go down
What are priority debts?

Priority and non-priority debts

Not paying some bills has more effect than others. The most important bills are called priority debts. If you don’t pay a priority debt the result can be serious, such as losing your home.

Other bills and debts are called non priority debts. They still matter, but the result of not paying them is not as serious.

If you owe money to someone they are called a creditor. The law gives creditors different ways to get their money back.

**Priority bills and debts**

- Electricity and gas
- Rent or mortgage
- TV licence
- Council tax

Also

- Maintenance for others, including child maintenance.
- A loan that is taken out using your home as a king of guarantee (a secured loan).
- Income tax and VAT
- Court fines

**Non-priority bills and debts**

- Catalogue
- Credit card

Also

- Personal loans, such as from a bank or local lender.
- Bank overdraft, sometimes called being in the red.
- Water and sewerage
- Money borrowed from family and friends
### Priority bills and debts

<table>
<thead>
<tr>
<th>Debt</th>
<th>Consequences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity and gas</td>
<td>• You could be cut off</td>
</tr>
<tr>
<td>Rent or mortgage</td>
<td>• You could lose your home</td>
</tr>
<tr>
<td>TV licence</td>
<td>• You could have money taken from your benefits or wages</td>
</tr>
<tr>
<td></td>
<td>• A bailiff could take your belongings</td>
</tr>
<tr>
<td></td>
<td>• You could get a very big fine</td>
</tr>
<tr>
<td></td>
<td>• You could go to prison if you don’t pay the fine</td>
</tr>
<tr>
<td>Council tax</td>
<td>• A bailiff could take your belongings</td>
</tr>
<tr>
<td></td>
<td>• You could have money taken from your benefits or wages</td>
</tr>
<tr>
<td></td>
<td>• You could go to prison</td>
</tr>
<tr>
<td>Maintenance for others, including support for children</td>
<td>• A bailiff could take your belongings</td>
</tr>
<tr>
<td></td>
<td>• You could have money taken from your benefits, wages or bank account</td>
</tr>
<tr>
<td></td>
<td>• You could go to prison</td>
</tr>
<tr>
<td>Secured loan</td>
<td>• You could lose your home</td>
</tr>
<tr>
<td>Fines from the magistrates court</td>
<td>• You could go to prison</td>
</tr>
</tbody>
</table>

### Non priority debts

<table>
<thead>
<tr>
<th>Debt</th>
<th>Consequences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>• You can be taken to a county court</td>
</tr>
<tr>
<td></td>
<td>• You can't be cut off</td>
</tr>
<tr>
<td>Catalogue</td>
<td>• These are often called ‘credit debts’</td>
</tr>
<tr>
<td>Credit card</td>
<td>• You cannot be imprisoned</td>
</tr>
<tr>
<td>Store card</td>
<td>• You can be taken to a county court</td>
</tr>
<tr>
<td>Personal loan</td>
<td>prevent overcrowding.</td>
</tr>
<tr>
<td>Bank overdraft</td>
<td>• You cannot be imprisoned</td>
</tr>
<tr>
<td></td>
<td>• You can be taken to a county court</td>
</tr>
</tbody>
</table>
### Weekly spending diary

<table>
<thead>
<tr>
<th>Outgoings</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
<th>Sunday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item and Amount (£)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Item and Amount (£)</td>
<td></td>
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<td></td>
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<tr>
<td>Item and Amount (£)</td>
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<td>Item and Amount (£)</td>
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<td>Item and Amount (£)</td>
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<td>Item and Amount (£)</td>
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<td><strong>Total</strong></td>
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</tbody>
</table>
Bank accounts

It is extremely important for a client to have a bank account of their own.

If they have a joint account with a previous partner, they need to stop using this once they have left home. This also includes ensuring any benefits or wages are not paid into it. They would also need to contact the bank to have their details removed from the account. This is quite a complicated and difficult process; to close a joint account or to turn it into a single account, both of the names owners have to agree to it.

Obviously, a client will not be able to obtain their partner’s permission to split a joint account. As a result, we recommend that the client open a new, individual account with the bank, transfer whatever proportion of money in the joint account that they feel they are entitled to, and then notify the bank that the joint account is in dispute.

Banking online is a really important way to use a bank, especially for these clients. It gives them much more flexibility and control over their money, as well as being a much easier way to build up their confidence.

We would strongly recommend that – if the clients have a smartphone or tablet – the adviser should run through the basics of online banking with them. There are very detailed resource available [here](#) as part of the Digital Money Coaching resources. These resources contain activities and information on how to update any software, how to get online, how to safely download apps, and how best to use online banking apps.

In terms of getting basic ID, the full details of what is needed is on the [www.gov.uk](http://www.gov.uk) website. However, the total cost of getting full ID is less than £150 and should take no longer than six weeks. A full step-by-step guide is included.
Activity: Proof of address and identity

Tell the group that you need to prove who you are and where you live when you open a bank account. Explain briefly that it is required by law, to help stop money laundering and prevent fraud. Banks have guidelines about documents they could accept and each bank sets its own policy on this.

Provide the attached handout and ask the client to come up with as many ideas as they can of documents, for example something in writing that will prove either who they are or where they live.

Optional extra activity – for learners with a good level of literacy, give them leaflets you have brought about different account providers and ask them to find out what they say about identification that is needed. This can illustrate the range of documents that may be required.

Trainer notes

For identity, aim to get a list covering (as relevant for your client):

- Passport
- Driving licence
- Residence permit
- National identity card
- Letter about benefit you are receiving
- Note that a passport or photo-card driving licence may be enough on its own, for example a government-issued document with a photograph. Alternatively, a government-issued document without a photograph, plus a second document showing address or date of birth.

For identity, aim to get a list covering (as relevant for your client):

- Gas bill
- Electricity bill
- Water bill
- Council tax bill
- Mail order statement
- For students - letter from college
- Letter about benefit you are receiving
- Bank statement
- Driving licence
What documents will prove

Who I am:

- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________

Where I live:

- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________
- ______________________

Clients will need to get ID of their own for many reasons, and many clients in refuge will have none. The following guidance may help:

- **Birth and marriage certificates (£9.25)**
  - These can be ordered [here](#).
  - They need a bank card for payment, and a postal address. However, clients can always give the cash to someone else, who can then order them for the client and have them sent to their address. Otherwise, they can be ordered through the post using a cheque or postal order.

- **Passport (£72.50, whether it's the first one or as replacement)**
  - Birth certificate
  - Mothers birth certificate or passport number
  - Fathers birth certificate and marriage certificate
  - The form can be picked up at a local post office, and sent with a cheque or postal order.
  - A photo will be needed, but this can be taken from any common photo booth. It will need to be counter-signed by a professional (like a doctor) to verify that it's actually the client.

- **Driving licence (£43, or £20 to replace)**
  - This can be done by sending a form in the post with a cheque or postal order.
  - The form can be found online or at a local post office.
  - Passport
Once they have one of these forms of ID, they can then get any of the below:

- A letter about benefits they are receiving
- Gas bill
- Electricity bill
- Water bill
- Council tax bill
- For students – letter from college
- Bank statement

This then allows them to have a full ID footprint (very useful for hiring vehicles, renting flats etc).
Getting these forms of ID: addresses and payment

For the attention of advisers only

In order to get any of the critical ID needed, clients will often need access to a bank card and an address to post to.

Many clients will not have this; any local office or refuge should consider having a business card reserved for making these payments (if and when a client can pay the refuge or local office in cash).

Similarly, although most of these services will not send this documentation to a PO Box, they will send to a business address. Again, this can be the refuge or local Citizens Advice.

First step - Birth and marriage certificates

Under UK law, birth, marriage and divorce certificates are considered public records, and so anyone can request a duplicate certificate to be produced. As an alternative option, it is sometimes possible to contact a local registry office in person. This allows a client to pay cash and pick up any certificates in person.

Then

- Once they have the right certificates, they can get a passport.
- Once they have a passport, they can get a driving license.
- Once they have the driving license, they can get a bank account.
- Once they have a bank account, they can set up direct debits, make card payments and write cheques.
- Once they can do these things, they can get paid directly into their account by their employer and pay both rent and utility providers.
- Once they have these they can improve their credit rating to continue to improve their financial position.
Steps to open a bank account

This activity lists the steps that are key to opening a UK bank account. Work through them with your adviser, who can offer you further support.

1. Choose an account

Your local banks will all have leaflets about their accounts you can just walk in and pick up. If they all seem a little complicated, you can speak to your local Citizens Advice for some guidance on what features you might want in a bank account. What you need is a bank account that:

   - Is widespread, so you can access it anywhere. This includes when you move out of refuge and may be in a different area completely.
   - A bank account with no regular fees. Most current accounts are free.
   - There are some bank accounts that offer budgeting help. Citizens Advice cannot recommend specific ones, but it is worth asking around.
   - As credit unions are generally a bit more flexible about new members, it may be worth getting a credit union bank account as a first step before getting a mainstream bank account.

2. Check your credit rating

Before a bank gives you an account, they will see what sort of banking and borrowing history you have had with other banks. If you have a pretty bad history when it comes to borrowing, they might turn down your application. The problem is that having an application turned down makes it even harder to apply again. If you want to know how to repair a damaged credit rating, that will be covered later in these sessions and you might want to skip to Credit Ratings.

3. Have the right paperwork

The earlier activities should have given you some guidance on what ID you will need, and how to get it. Even so, always try asking in a bank for alternatives: they will often help once they know the circumstances.
**Activity: What can a bank account do for me?**

Using the first handout as a platform to launch discussion with the clients, discuss the following:

**Overdraft** – The bank lets you spend more money than you have in your account, up to a fixed limit.

**Instant Access** – The ability to access your money straightaway.

**Online Banking** – Being able to access your account over the internet.

**Standing Order** – Ordering your bank to make a regular payment from your account.

**Direct Debit** – Allowing a company to collect payments from your account.

**Debit Card** – A plastic card that allows you to spend money in your account (or overdraft).

**Credit Card** – A plastic card that lets you spend money that the bank will loan you, but you have to make regular payments.

**Chequebook** – A written instruction from you to your bank to pay out a single sum of money.

**Late Payment Fees** – Charges the bank adds to your account if you do not make your repayments on time.

Provide the second handout as an answer sheet for clients that they can take away.
## What can a bank account do for me?

Try matching the definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overdraft</strong></td>
<td>A plastic card that allows you to spend money in your account (or overdraft).</td>
</tr>
<tr>
<td><strong>Instant Access</strong></td>
<td>A written instruction from you to your bank to pay out a single sum of money.</td>
</tr>
<tr>
<td><strong>Online Banking</strong></td>
<td>Ordering your bank to make a regular payment from your account.</td>
</tr>
<tr>
<td><strong>Standing Order</strong></td>
<td>Charges the bank adds to your account if you do not make your repayments on time.</td>
</tr>
<tr>
<td><strong>Direct Debit</strong></td>
<td>A plastic card that lets you spend money that the bank will loan you, but you have to make regular payments.</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>Being able to access your account over the internet.</td>
</tr>
<tr>
<td><strong>Credit Card</strong></td>
<td>The ability to access your money straightaway.</td>
</tr>
<tr>
<td><strong>Chequebook</strong></td>
<td>Allowing a company to collect payments from your account.</td>
</tr>
<tr>
<td><strong>Late Payment Fees</strong></td>
<td>The bank lets you spend more money than you have in your account, up to a fixed limit.</td>
</tr>
</tbody>
</table>
Definitions – what can a bank account do for me?

**Overdraft** – The bank lets you spend more money than you have in your account, up to a fixed limit.

**Instant access** – The ability to access your money straightaway.

**Online banking** – Being able to access your account over the internet.

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**Chequebook** – A written instruction from you to your bank to pay out a single sum of money.

**Late Payment Fees** – Charges the bank adds to your account if you do not make your repayments on time.
Activity: Types of bank card

Advisers should introduce the activity as a quick way to learn about types of cards and also about identifying which of them come with bank accounts.

Provide a copy of the attached handout.

Ask the client to read through the list of cards and their descriptions, then draw lines matching up the name of a card to its description. Ask them to also, as a final step, tick the cards that come with bank accounts.

Hand out the answer sheet after any discussion, for the clients reference.

Advisers should remember that this activity is just to see how much the learners already know about ‘plastic cards’. Don’t get bogged down in detailed discussions about the various types of cards at this stage.

If this was useful, why not try…

Banking – What is a debit card?
Credit – Store cards factsheet
Which is Which? - Answers

- **Debit Card**
  - ‘Loaded’ with money to spend.

- **Store card**
  - Use to take money out from cash machines.

- **Credit card**
  - Takes money straight out of your account when you use it to pay.

- **Cash card**
  - Use to buy goods on credit. Get a monthly bill.

- **Pre-payment card**
  - Use to buy goods on credit. Can only use in particular shops.
### Which is which?

- Here is a list of cards.
- Match a description to each card.
- Tick the cards that come with bank accounts.

<table>
<thead>
<tr>
<th>Card</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit Card</td>
<td>‘Loaded’ with money to spend.</td>
</tr>
<tr>
<td>Store card</td>
<td>Use to take money out from cash machines.</td>
</tr>
<tr>
<td>Credit card</td>
<td>Takes money straight out of your account when you use it to pay.</td>
</tr>
<tr>
<td>Cash card</td>
<td>Use to buy goods on credit. Get a monthly bill.</td>
</tr>
<tr>
<td>Pre-payment card</td>
<td>Use to buy goods on credit. Can only use in particular shops.</td>
</tr>
</tbody>
</table>
Activity: What is a debit card?

Using the handout, discuss the basic features of a standard debit/credit card with the clients.

**Top tips**

Stress the importance of keeping both the 16-digit card number and the 3-digit security code safe. Certain scams are able to function even when provided with only partial numbers, as cards issued by the same providers can have the same prefixes.

Ensure clients understand the importance of signing a card, even though they will use chip and PIN devices.

Any general anecdotes and tips are welcome here.

If this was useful, why not try...

Banking – Filling in a cheque
Banking – Types of bank card
What is a Debit Card?

The Front of a card

- Most cards will say on them whether they are debit card or credit cards.
- This chip here is called the SIM – like the one in your phone – and is used at most tills. Once the SIM is inserted, you will have to then enter your PIN.
- This 16-digit number is your card number, and is essential when shopping online or over the phone.
- All cards will have the cardholder name on them clearly.
- This symbol tells you what sort of card you have. This is a Mastercard, but both Visa and Visa Debit are very common too.
- This is the expiry date of your card.
The Back of a card

The magnetic strip, used for swipe readers

This is the Card Security Code, which is essential when making online or telephone purchases.

This security hologram makes it harder to clone a card.

The signature strip for you to sign.

All cards have small print here: this is often emergency contact numbers or helplines in case the card is lost and needs to be returned to the owner.
What is a postal order?

There are two types of postal order, both of which can be bought at your local post office. All you need to go to the counter and ask to buy one. There is a very small fee to buy one, but they are very handy for people who do not have a debit/credit card or cheque book.

When you purchase a postal order you will need to tell the cashier what value you require (anything up to £250) and whether you want your postal order ‘crossed’ or ‘uncrossed’.

Crossed Postal Orders

A crossed postal order behaves exactly like a cheque. It has to be cashed at a bank, and it can only be cashed by the person whose name is on the postal order. Just like a cheque, a crossed postal order can take several days to clear.

Uncrossed Postal Orders

An uncrossed postal order is more like a voucher to redeem cash. It can be exchanged at the post office for the amount printed on the postal order in cash. Uncrossed postal orders can often make life easier as they clear straight away. However, an uncrossed postal order does allow anyone to cash it (it doesn't matter whose name is written on the front).

<table>
<thead>
<tr>
<th>Value of the postal order</th>
<th>Fee you have to pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0.50 - £4.99</td>
<td>50p</td>
</tr>
<tr>
<td>£5 - £9.99</td>
<td>£1</td>
</tr>
<tr>
<td>£10 - £99.99</td>
<td>£12.5% of the purchase value</td>
</tr>
<tr>
<td>£100 - £250</td>
<td>Capped at £12.50</td>
</tr>
</tbody>
</table>
Activity: What is a cheque?

Using the handout, discuss the basic features of a standard cheque with the clients.

**Top tips**

Cheques were due to be phased out in the UK in 2018: that is no longer the case and they are here to stay. However, they are much less common than they used to be.

Unfortunately, this means that when a client does have to write a cheque then they are often unsure how to do this.

Ensure clients understand the importance of writing a cheque properly, and that failing to do so can mean missed payments or can make it easier for someone to commit fraud with their money.

Cheques are still often used the in the ‘grey economy’ where cash in hand is often used as payment.

Examples of the ‘grey economy’ include:

- Takeaways
- Beauty parlours
- Tattoo studios
- Plumbers and other handymen
- Car mechanics

**Note:** people often think that post-dating a cheque (writing in a date in the future) means it cannot be cashed till then. This is not true: a bank will cash it no matter what the date is.

Any general anecdotes and tips are welcome here.

---

**If this was useful, why not try...**

- Banking – What is a debit card?
- Banking – Types of bank card
## What is a Cheque?

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pay:</strong></td>
<td>This gives the name of the bank that provides the cheque (where your account is).</td>
</tr>
<tr>
<td><strong>Account Number</strong></td>
<td>These details will already be printed on all the cheques in your chequebook: the bank needs them so don't write here!</td>
</tr>
<tr>
<td><strong>Cheque Number</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Sort Code</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Date</strong></td>
<td>Write the date here.</td>
</tr>
<tr>
<td><strong>£</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Mr John Smith</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Sort Code</strong></td>
<td>Write the amount of the cheque here, in numbers. Be careful, so that this cannot be changed be someone else.</td>
</tr>
<tr>
<td><strong>Account Number</strong></td>
<td>This is where you sign the cheque. Your name is normally printed next to it anyway.</td>
</tr>
<tr>
<td><strong>Account Number</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Diagram

![Diagram of a cheque](image-url)
Activity: Filling in cheques

Requires the attached handouts.

Ask the clients to identify the errors with each cheque, here are the answers:

1. **No name on the cheque.**
   Explain how this could then be paid to anyone.

2. **No amount on the cheque book.**
   Explain that any amount could then be filled in. At this point, also stress that the number should be written clearly and be impossible to amend or change.

3. **Amounts do not match.**
   In this instance, the bank would – understandably – return the cheque as they would not know how much it relates to. This counts as a bounced cheque, and advisors may wish to use this to discuss what charges apply to bounced cheques.

4. **No signature.**

When writing their own cheque, stress to the clients, the importance of following the guidance. For example, depending on how £70 is written, it is easy to amend both the number and the words to reflect different amounts:

- £70 can be amended to £700 therefore, writing £70— is more secure.
- The word ‘seventy’ can be amended to ‘seven’ easily.

If this was useful, why not try...

Banking – What is a debit card?
Banking – Reading a bank statement
The do’s and don’t when filling in cheques

It is important to complete the cheque properly.

What is wrong with the following?

![Cheque Example 1](image1)

- **Twenty pounds only**
- **£20.00**

![Cheque Example 2](image2)

- **ABC Gas**
- **£**

First Bank of Wiki plc
010104

Cheque No. 000243
Branch Sort Code 01003
Account No. 0123456789
FIRST BANK
OF WIKI
SHEFFIELD CITY CENTRE BRANCH

PAY

ABC Gas
Thirty pounds only

ACCOUNT PAY

£ 20.00

First Bank of Wiki Plc
010104

Cheque No. Branch Sort Code Account No.

000243 01030 01234567

S. G. Griffin

01-02-03

4th November 2016

FIRST BANK
OF WIKI
SHEFFIELD CITY CENTRE BRANCH

PAY

ABC Gas
Twenty pounds only

ACCOUNT PAY

£ 20.00

First Bank of Wiki Plc
010104

Cheque No. Branch Sort Code Account No.

000243 01030 01234567
Now practice writing your own cheque

Write a cheque – with today’s date – paying £70 to your local council.
Dealing with debts

Many clients will have debts when they come into a refuge. They are advised to speak to a qualified debt adviser – their local Citizens Advice will be able to help – but there are some general things they should consider.

Ownership

It is essential to know what debts belong to a client, and which ones actually belong to their former partner. This can sometimes be established from going through paperwork, but if in doubt then seek specialist debt advice.

Losing secured items

Some of their debts will be secured on certain items. This can be the finance on a car, or even on a TV or sofa. What a secured loan means is that if the client doesn’t pay it, then the item will be repossessed by the company.

A client needs to consider whether or not to carry on paying for these secured items, or to terminate the agreements and return the items. In many cases, the clients will no longer have access or use to the items at all. There are lots of further implications to consider here, so debt advice is essential.

Wiping out debts

For clients who have a significant amount of unsecured debt (up to £15,000), they have the option of taking out a debt relief order. This may seem rather drastic, as it is in effect a miniaturised bankruptcy. However, they can use this process to wipe out their debts and set themselves back to square one. For clients that are looking for a new start, this is often a practical option to explore. Again, debt advice is essential here.

A brief DRO factsheet for clients is attached. This should be used to explaining some of the implications of it to them, including stressing the importance of learning how to handle their money better.
My DRO, my fresh start
A Debt Relief Order (often called a DRO) is a way of managing debts that have become very severe. Your adviser will have found out whether you can get a DRO, and will be able to put you in touch with an expert who can do this for you.

However, a DRO isn't a magic wand. You need to follow some rules to make sure the DRO is not cancelled. Your adviser can provide detailed information on these rules, but they include:

- You can't borrow £500 or more without telling the creditor about the DRO.
- You can't have savings or property over £1,000 (although one vehicle worth less than £1,000 is ignored as property).
- You must be honest about all your debts in the application.
- You must tell the official receiver of any increase in income during the 12 months of the DRO. If this leads to you having over £50 spare income a month the DRO could be cancelled. Similarly, you have to inform the official receiver if you acquire any property during the 12 month period as this could also lead to the DRO being cancelled.

After the 12 months of the DRO, you will have a fresh start without any debt, however, if you find yourself in the same sort of debt problem again, then there is no way to do a second DRO until at least six years have passed.

Normally, people tend to get into debt through no fault of their own. Something can drop in on them out of the blue, and cause a shock to their finances that is just impossible to recover from.

Let's consider what got you into this position, and let's see if we can stop the same thing happening again in your new start after the DRO.

Remember, the DRO is a one time thing. We need to work together to make sure your fresh start stays that way.

Top tip
Make sure you put in for any refund of miss-sold PPI or unfair bank charges before applying for your DRO: if you get a lump sum from miss-sold PPI or unfair bank charges during your DRO, it could be cancelled and you'll still have all your debts!
Activity: Debt Emergencies

Use the attached handout to ask the client what they would do in the debt emergencies.

The first sheet can be cut up into cards, we recommend that advisers laminate a set so that they can be re-used, but there is no reason it can't just be printed out and clients can just number them in order of priority.

Answers are provided in subsequent handouts and should be provided to clients for their reference.

If this was useful, why not try...

Debt - priority and non-priority debts (quick reference)
## Debt Emergency Flash Cards

<table>
<thead>
<tr>
<th>Item</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Littlewoods catalogue £90</strong></td>
<td>4 weekly payments behind, reminder letters have been sent.</td>
</tr>
<tr>
<td><strong>Water charges £80</strong></td>
<td>Second half of the year's bill is owed. County Court action threatened by letter.</td>
</tr>
<tr>
<td><strong>Credit card £500</strong></td>
<td>Payments have been missed regularly. Charges are being added and the bank have sent a letter threatening court action if they are not brought up to date.</td>
</tr>
<tr>
<td><strong>Mobile phone £60</strong></td>
<td>Phone bill has not been paid for the last two months. They will disconnect this week.</td>
</tr>
<tr>
<td><strong>Provident £230</strong></td>
<td>4 weekly payments behind, the collector says that if the amount due is not paid then it will be sent to their head office.</td>
</tr>
<tr>
<td><strong>Electricity £90</strong></td>
<td>Last quarterly bill outstanding, they will disconnect tomorrow.</td>
</tr>
<tr>
<td><strong>Magistrates Court Fine £120</strong></td>
<td>First installment is due this week, but there is no money to pay it.</td>
</tr>
<tr>
<td><strong>Council Tax £450</strong></td>
<td>Payments have been missed. A bailiff has been to the house and posted a letter to say he will return tomorrow.</td>
</tr>
<tr>
<td><strong>Bank overdraft £250</strong></td>
<td>Bank manager threatening court action in a letter.</td>
</tr>
<tr>
<td><strong>Rent £350</strong></td>
<td>Payments have been missed, letters requesting payments have been sent. No notice seeking possession has yet been issued.</td>
</tr>
</tbody>
</table>
Debt Emergencies, the correct order of priority

1. **Electricity** – This needs to be dealt with immediately, as there is a notice for disconnection tomorrow. Although a supplier cannot disconnect you if you are a vulnerable client, in any other circumstances they are allowed to disconnect for arrears. You must contact the supplier and make arrangements to prevent the supply from being disconnected.

2. **Council tax** – If this is not paid it could result in imprisonment. If the bailiff returns tomorrow then you must not open the door to them, and also ensure that downstairs windows are closed so that they cannot gain peaceful entry. Usually the bailiff will only come to the property 3 times, and after this the debt is passed back to the council, once this happens a repayment plan needs to be arranged.

3. **Rent** – Failure to pay your rent could mean that you end up homeless. Although no possession proceedings have been issued the rent must be paid. You will need to contact your landlord and arrange a repayment plan before they decide to start any proceedings.

4. **Magistrates court fine** – This could result in imprisonment. You need to contact the court immediately, and it is their discretion as to whether they will consider a reduced payment or extending the payment date. If they are not contacted then a warrant of arrest could be issued, and could result in prison.

5. **Water bill** – Although your water cannot be disconnected this still needs to be paid. If county court action has been threatened it is likely to happen if the bill is not paid. You need to contact the water company and arrange a repayment plan.

6. **Mobile phone bill** – If you need the mobile phone as you do not have a landline, then you need to contact the service provider to prevent disconnection. You need to negotiate regular payments towards the arrears, but it is down to the provider whether they choose to accept.
7. Overdraft

8. Credit card

9. Littlewoods catalogue

10. Provident

These are not priority debts so you can deal with them after the emergencies. You need to contact the creditors and inform them of your situation and ask them to suspend any interest and charges due to financial difficulty, you should offer to make token payments. Even if the creditors take you to county court it would only be for an arrangement of
Activity: What a non-priority creditor can do

This activity is discussion-based.

Give out the attached handout and read through, clarifying and dealing with any questions as you go.

You should cover most of the following:

- Creditors may agree to low repayments, such as £1 per month.

- Credit rating goes down if debts or late payments exist. This means that credit may be harder to get and could cost more.

- They can use debt collectors. They may still accept token payments at this stage though (such as £1 a month). They do not have court powers. All they can do is put pressure on you to repay the debt. If pressure does not work, the debt can be taken to county court for a county court judgment (CCJ).

- They can go to county court to enforce repayment of debts with a county court judgement (CCJ). This will affect a client’s credit rating more.

- If clients reply to court papers, they are more likely to get realistic repayments set.

- If clients miss repayments on a CCJ, this can affect credit rating more.

- If a CCJ is not repaid it can be enforced, for example through bailiffs seizing goods (with a court order) or a regular deduction from wages.

If this was useful, why not try...

Debt – priority and non-priority debts (quick reference)
Non-priority Debts

Often called ‘credit debts’, examples of these include:

- Catalogue
- Credit card
- Store card
- Personal loan
- Bank overdraft.

What can’t happen:

- You can’t be imprisoned.
- You can’t be forced to pay without a county court order for bailiffs.

If threatening or harassing behaviour is used by the lender, contact your local Citizens Advice.

What can happen:

- They may agree to low repayments, such as £1 per month.
- Your credit rating goes down. This means that credit is harder to get and could cost more in the future.
- They can use debt collectors, but they don’t have court powers. All they can do is put pressure on you to repay the debt. If this pressure does not work, the debt can be taken to county court. They may still agree to low repayments, such as £1 per month at this stage.
- They can go to county court to enforce repayment of debts with a county court judgement (CCJ). This will affect your credit rating even further.
- It’s important to reply to anything that you receive from the court, in order to get realistic repayments set and avoid further action being taken.
- If you don't keep up the payments that you agree with the court, your credit rating can be affected. If you miss CCJ repayments it can be enforced, for example through bailiffs seizing goods (with a court order), or a regular deduction from a your bank account or wages.
Priority debts are ones where serious action can be taken against a person if the debt is not paid, such as losing one’s home, being disconnected for energy supplies or going to prison. The most important debts are not necessarily the biggest ones.

Non-priority debts

You can't be sent to prison for not paying non-priority debts. But if an offer to pay is not made without an explanation, the creditors may take that person to court. If the debt is not paid when the court has ordered it, the creditors can take further action. For example, the creditors can get another court order which allows them to send bailiffs round to take items, such as washing machines, away. This will be sold to cover the debts.

Please see the examples below.

<table>
<thead>
<tr>
<th>Priority debts usually include things like:</th>
<th>Non-priority debts include things like:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Repayments</td>
<td>Credit card and Store card Payments</td>
</tr>
<tr>
<td>Secured Loans</td>
<td>Bank Loans</td>
</tr>
<tr>
<td>Rent</td>
<td>Overdrafts</td>
</tr>
<tr>
<td>Council Tax</td>
<td>Catalogue Repayments</td>
</tr>
<tr>
<td>Utility Bills (not including water)</td>
<td>Home-collected credit, like a Provident loan where the agent collects payments weekly</td>
</tr>
<tr>
<td>Court Fines</td>
<td>Money you’ve borrowed from family or friends*</td>
</tr>
<tr>
<td>Taxes</td>
<td>Water Bills</td>
</tr>
</tbody>
</table>

* You may not realise it but friends and family aren't allowed to charge you interest on money they lend you or else they would actually need a credit licence.
### Tips for dealing with debt

<table>
<thead>
<tr>
<th>Icon</th>
<th>Tip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person</td>
<td><strong>Don’t ignore the problem</strong> – it won’t go away. The longer you leave it, the worse it gets.</td>
</tr>
<tr>
<td>Currency</td>
<td><strong>Make the most of your income</strong> – check you are claiming all the benefits and tax credits you can. If you’ve lost your job, or are off work because you’re ill, check if any debts are covered by payment protection insurance.</td>
</tr>
<tr>
<td>Clock</td>
<td><strong>Tackle your priority debts first</strong> – for example, debts that could mean losing your home, or having your gas or electricity cut off.</td>
</tr>
<tr>
<td>Calculator</td>
<td><strong>Work out your personal budget</strong> – show it to your creditors when you contact them.</td>
</tr>
<tr>
<td>Telephone</td>
<td><strong>Get in touch with your creditors straight away</strong> and explain your situation. Contact all of your creditors. If you arrange to pay some but not others, you may get into difficulty again. You do not need to offer payment straight away.</td>
</tr>
<tr>
<td>Envelope</td>
<td><strong>Work out a reasonable offer</strong> for each creditor. Don’t worry if the offer seems small. Creditors prefer a regular small amount more than an offer you can’t afford.</td>
</tr>
<tr>
<td>Cloud</td>
<td><strong>Don’t give up</strong> trying to agree an offer, even if creditors are difficult. If the first person you speak to is unhelpful, ask to speak to someone more senior. They may be able to agree to what you want.</td>
</tr>
<tr>
<td>Crossed Out</td>
<td><strong>Always keep copies</strong> of letters and papers you send or get.</td>
</tr>
<tr>
<td>Chat</td>
<td><strong>Don’t borrow money</strong> to pay off your bills without thinking carefully. Get advice first. This kind of borrowing could lead to you losing your home.</td>
</tr>
<tr>
<td>Coffee Cup</td>
<td><strong>Get advice from your local Citizens Advice</strong> or other independent advice service. If you get taken to court, do this urgently. Fill in reply forms to court papers, and let the court have all the facts. Always go to court hearings and take your personal budget with you.</td>
</tr>
</tbody>
</table>
What paperwork will help me deal with debt?

Using a budgeting sheet, (different budget sheets are available [here](#)) ask the client to consider the questions on the attached handout.

The goal is to ensure that the client can identify all the bills, paperwork and information that they should take to see a money adviser in order to budget more effectively whilst also handling their debt issues.

Guidance answers to what information is needed:

- The most up to date information on all their unpaid bills and debts such as the most recent letters from creditors, court papers, etc.
- Information on all sources of income including any benefits they are receiving, maintenance payments, etc.
- Information on all their outgoings including rent/mortgage payments, the most recent gas, electricity and phone bills, etc.
- Information on all other things that they spend their money on.

Guidance answers to where to get this info:

- Bank statements
- Recent bills
- A spending diary to show the less visible items of expenditure
- A personal budget
What information?

Have a look through the budget sheet. Think about what paperwork and information is needed to fill it in.

1. Make a list below of all the bills, paperwork and information you should take with you when going to see a money adviser.

2. How could you get all this information?
Credit ratings

Clients need to understand that credit ratings are for much more than just credit cards. Credit ratings are something that utility providers check, and that letting agents in the private housing sector will also check.

A client’s credit rating may be quite damaged due to their previous circumstances. They will need to take several steps to repair their credit rating in order to give themselves many more options in their new start.

There are essentially three phases:

- **Understanding credit ratings.**
  - This includes credit reports, credit checks and credit scores. Several factsheets on this are enclosed. Clients should be talked through these, and then have further discussions on them at later sessions.

- **Knowing what their credit status is.**
  - Clients need to be able to access their report, and understand it. A detailed exercise on this is included, and advisers should do this with clients until they are comfortable with it.

- **Repairing and improving their credit rating**
  - Clients need to understand how to separate themselves from their previous partner if needed, and correct any errors on the report. A step-by-step guide is included.
  - They also need to understand basic, low-risk ways of building up good credit history. Factsheets on this are included.
What is a Credit Check? And what is a Credit Rating?

A credit check is when you check your credit rating.

A credit Rating is a measure of your financial situation that lenders use to judge whether they will lend you money.

The myths

1. There's no such thing as a universal credit blacklist!
   Every lender has a 'perfect customer' wishlist, so if you are rejected by one, this doesn't necessarily mean you'll be rejected by another.

2. It's all about profit not risk!
   Lenders aren't obliged to dole out credit, instead decisions revolve around how much money you're likely to make them. This means savvy customers who always repay in full, or shift debt to 0% cards to avoid interest may get rejected as the bank will make no money!

3. Not checking your files can lead to major rejection!
   You have a right to see your credit files for £2 from the major credit agencies (Experian, Equifax and CallCredit), plus you can do it for free with agencies such as Noddle and Clearscore. Check every detail, people have been rejected because unused but not cancelled mobile contract's address hadn't been updated after a house move, so be vigilant. Plus check for products that aren't yours in case of ID fraud.

4. Get errors on your file corrected, or have your say.
   If you disagree with anything on your file, just write to the agency and request it's changed.

5. There are simple ways to boost your score.
   There are plenty of simple ways to make yourself more attractive to lenders, get on the electoral roll, time applications cleverly, never miss payments, get a landline, update or cancel old accounts and reduce your debts.
Credit scoring is about profit, not risk

Banks pick customers for their own good, not yours, so the scoring process is about profit not risk. Of course, risk plays a part, as those unlikely to repay are a threat to profits. Yet even the most solvent may be rejected if they're unlikely to act in a way that'll generate profit for lenders.

For example, credit card companies may reject you for always repaying cards in full.

While you feel like a dream punter, for credit card companies you're a nightmare. If they spot this trend, you're likely to be rejected. The most profitable credit card customers are those perpetually in debt, never defaulting, but always meeting the minimum repayment.

Pay off in full every month, don't use your credit cards enough, or always shift debt to 0% cards and if they can spot you, they may reject you.
What banks know about you

There are three prime sources of information used for scores.

1. The application form
   Here, lenders obtain the crucial details of your postcode, salary, family size, reason for the loan and whether you're a home owner. Ensure you fill the forms in carefully.

2. Past dealings with the company
   Companies use any previous dealings with you to help assess your behaviour

3. Credit reference agency files
   Experian, Equifax and Callcredit compile information, allowing them to send data on any UK individual to prospective lenders. All lenders use at least one agency when assessing your file. This data comes from five main sources:
   - Electoral roll information.
   - Court records.
   - Previous credit searches, addresses and linked people.
   - Fraud data.
   - Account data and bill-payment history.

What banks don't know about you...
The following things are not listed on your report that lenders can see:

- Parking or Driving Fines.
- Ethnicity or Religion.
- Whether you've checked your file.
- Salary.
- Savings Accounts.
- Medical History.
- Criminal record.
- Child Support Agency.
- Information on relatives.
- Student Loans.
- Declined applications.
How to get your credit report

There are three main credit agencies. Here are their contact details, a quick guide of what they offer, and the small differences between them. Although the differences are small, please carefully weigh up which agency is the best one for your client to approach.

Although each of the forms is included at the end of the section, advisers should please ensure that they check the site regularly to ensure they have the right up-to-date paperwork.

**Experian**

Experian is found online [here](#).

In order to access your report, although it's free, you need to sign up. This then means that – if you don't cancel in the first 30 days – you will pay £15 a month for the service. A further barrier to signing up is that you still need an address and card details to set up future payment.

It's better to pay £2 for a one-off report; this can be done by the post, and you can have it sent to your refuge or care-of address. Go [here](#) and print off the form. You can even pay by postal order, and that with the cost of a stamp is enough to get your report.
**Equifax**

Equifax is found online [here](#).

In order to access your report, although it's free, you need to sign up. This then means that – if you don't cancel in the first 30 days – you will pay £15 a month for the service. A further barrier to signing up is that you still need an address and card details to set up future payment.

It's better to pay £2 for a one-off report; this can be done online, which still needs a card, or by the post. You can have it sent to your refuge or care-of address. Go [here](#) and print off the form. You cannot pay by postal order, as Equifax only accept cheques. That with the cost of a stamp is enough to get your report.

**Clearscore**

Clearscore is found online [here](#).

Many people seem to believe that Clearscore is linked to Equifax. This isn't strictly true, although it does use Equifax data to generate it's results.

Clearscore is completely free, and clients can even download an app to use it (available for Apple and Android devices).

Remember though:

- You still need an address and a bank card to sign up.
- Noddle don't offer a printed report at all: they don't send anything to you, so you need an e-mail address and a way to access it yourself. This could be a smartphone, or a computer.
Callcredit (or Noodle)

Noddle is run by a company called Callcredit, which is found online [here](#).

However, Noddle itself is on a separate site found [here](#).

A Noddle credit report is completely free, with no hidden charges. This sounds brilliant, but there are some things to keep in mind.

- You still need an address and a bank card to sign up.
- Noddle don't offer a printed report at all: they don't send anything to you, so you need an e-mail address and a way to access it yourself. This could be a smartphone, or a computer.

For clients that are in very difficult positions, and don't have access to a bank card or cheque book, we recommend using Equifax, as it allows clients to get a printed report via a postal order.

For clients that can pay by cheque, they can choose to use Experian.

For clients with bank cards and addresses, and with a smartphone or laptop, we recommend using Noddle. In fact, as clients move into independent living we would strongly recommend they use Noddle as their default.
Application for your Statutory Experian Credit Report

Three easy ways to apply for your Experian® credit report

1. **Online** via our website [www.experian.co.uk](http://www.experian.co.uk). Complete this form clearly in BLOCK CAPITALS, signing it and return it to the address below enclosing a postal order or cheque made payable to Experian Ltd.

2. **By post.** Simply complete this form clearly in BLOCK CAPITALS, using a black or blue ballpoint pen and return it to the address below enclosing a postal order or cheque made payable to Experian Ltd.

3. **By visiting** [www.creditexpert.co.uk](http://www.creditexpert.co.uk) and registering for unlimited online access to your report.

**Important notes**
- Applying via the web will speed up your application and your report will be sent by post.
- When paying by card, it must be in your name. You accept the following cards: Visa, MasterCard and Maestro.
- To help us make sure we only send credit reports to people who are entitled to see them, all applications are subjected to security checks.
- We may request further information in support of your application. Please note that the fee for your statutory credit report is non-refundable.
- **This is not a joint application.** If your partner or spouse wishes to apply for a copy of their credit report they must apply separately.
- We will check your details with the records we hold and share with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, we will record this and details will be passed to the other fraud prevention agencies. Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees

We and other organisations may also access and use from other countries the information recorded by fraud prevention agencies. Please contact us at Experian Ltd, PO Box 8000, Nottingham, NG80 7WF if you want to receive details of the fraud prevention agencies.

Because we operate throughout the world in providing our goods and services, this may involve us transferring your personal information to countries whose data protection laws do not provide the same level of protection as those in the UK. If we do so, we will ensure that an agreement is in place in which anyone to whom we pass the information agrees to treat it with the same level of protection as if we were dealing with it.

1. **Declaration**

   I wish to apply for either A or B (please only tick ONE box):

   **A** a single copy of my CreditExpert credit report and score (including my Experian statutory credit report, Experian Credit Score and report summary) and I confirm that I have read and agree to the Conditions applying to the CreditExpert credit report and score which are located overleaf. Fee £14.99

   **B** a single copy of my Experian statutory credit report under section 7 of the Data Protection Act 1998 - the Conditions overleaf for the CreditExpert credit report and score do not apply. Fee £12.00

   Signed

   Date (DD/MM/YYYY)

2. **Previous reference number**

   I have previously received a copy of my report from Experian

   Reference number

3. **Your name**

   Mr Mr Mrs Ms Miss Other title

   Forename

   Middle name(s)

   Surname

   Suffix e.g. Jnr, Snr

   Date of birth (DD/MM/YYYY)

4. **Your current address**

   Time at address

   Years Months

   House name

   Flat no House no

   Street name

   District

   Post town

   County

   Postcode

   Home telephone

5. **Your first previous address** (if lived at during last six years)

   Time at address

   Years Months

   House name

   Flat no House no

   Street name

   District

   Post town

   County

   Postcode

6. **Your second previous address** (if lived at during last six years)

   Time at address

   Years Months

   House name

   Flat no House no

   Street name

   District

   Post town

   County

   Postcode

Please return this form to:
Customer Support Centre
Experian Ltd,
PO BOX 8000,
Nottingham, NG80 7WF.

Payment instructions – please do not send stamps or cash

Please make cheques/postal orders payable to Experian Ltd to cover the total cost of your order. Your report will not be sent until payment is received.
## DECLARATION
I wish to apply under section 7 of the Data Protection Act 1998 for a copy of my Credit Reference Report.

Signature: ___________  Date: ___________  ___________

## YOUR PERSONAL DETAILS
<table>
<thead>
<tr>
<th>Title:</th>
<th>Full forename:</th>
<th>Middle name:</th>
<th>Surname:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date of birth (DD/MM/YY)

Telephone no:

Email address:

Other names you may be known as:

## YOUR PARTNER/SPOUSE’S DETAILS
<table>
<thead>
<tr>
<th>Title:</th>
<th>Full forename:</th>
<th>Middle name:</th>
<th>Surname:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date of birth (DD/MM/YY)

NB: By giving these details you’re confirming that you are financially associated with this person. Equifax will update your records to show you are connected to this person at your current address.

*This is called an association.*

## YOUR CURRENT ADDRESS
<table>
<thead>
<tr>
<th>Number/Street:</th>
<th>Address 2:</th>
<th>Address 3:</th>
<th>Town:</th>
<th>County:</th>
<th>Postcode:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## YOUR PREVIOUS ADDRESSES (those lived at in the last 6 years)
We will only return data for the addresses you provide to us

<table>
<thead>
<tr>
<th>Previous Address 1</th>
<th>Previous Address 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number/Street:</td>
<td>Number/Street:</td>
</tr>
<tr>
<td>Address 2:</td>
<td>Address 2:</td>
</tr>
<tr>
<td>Address 3:</td>
<td>Address 3:</td>
</tr>
<tr>
<td>Town:</td>
<td>Town:</td>
</tr>
<tr>
<td>County:</td>
<td>County:</td>
</tr>
<tr>
<td>Postcode:</td>
<td>Postcode:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous Address 3</th>
<th>Previous Address 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number/Street:</td>
<td>Number/Street:</td>
</tr>
<tr>
<td>Address 2:</td>
<td>Address 2:</td>
</tr>
<tr>
<td>Address 3:</td>
<td>Address 3:</td>
</tr>
<tr>
<td>Town:</td>
<td>Town:</td>
</tr>
<tr>
<td>County:</td>
<td>County:</td>
</tr>
<tr>
<td>Postcode:</td>
<td>Postcode:</td>
</tr>
</tbody>
</table>

RETURN TO: Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS

VERSION 2.4 April 2015
Credit Report Exercise

Using the attached handout, ask the client to try to answer the questions about the mock credit report provided. This activity works best after previous credit check and report activities have already been undertaken.

Be aware that this is a pretty demanding activity. Clients may find it quite intimidating, but remember that you can stop at any time and return to it at a later session where they feel more confident.

1. What is the name of the applicant?
   Mrs Jessica Somebody

2. What is the applicant's current address?
   186 High Street, Anytown, Midshire, A12 4CD

3. According to the electoral role information what dates did the applicant live at 1 City Road, Southtown, Riverport, X43 2ZZ?
   1982 to 2004

4. Has the applicant had any aliases? If yes, what is the other name used by the applicant?
   Miss Jessica Anybody

5. Is the applicant financially connected to anybody? If yes, please provide the name.
   Yes & Mr Simon R Somebody

6. Has the applicant had a debt relief order?
   No

7. Has the applicant filed for bankruptcy?
   Yes

©2015 Citizens Advice
8. Has the applicant had any financial related court judgements?
   Yes two, Registry Trust Ltd.

9. What is the applicant’s overdraft limit with general bank and the last updated balance?
   £1000 and £843

10. What was the applicant’s credit limit in July 2008 with the credit card company?
    £1500

11. What are the applicant’s payment terms with mortgages for you?
    £950 x 300 months

12. What was the default balance and date with the mobile phone firm rental?
    £548 & 06 October 2005

13. What are the three reasons the applicant will see a CIFAS entry?
    (1) because you have taken out CIFAS Protective Registration; or
    (2) an organisation has done so on your behalf, perhaps because they have lost data on a laptop, for example; or
    (3) If a CIFAS Member organisation has put the entry on your report because you have been a victim of impersonation.

14. What is the reason the applicant has given for the history of arrears and what section is it on the credit report?
    The result of Redundancy & Notice of Correction
Credit report exercise

1. What is the name of the applicant?

2. What is the applicant’s current address?

3. According to the electoral role information what dates did the applicant live at 1 City Road, Souhtown, Riverport, X43 2ZZ?

4. Has the applicant had any aliases? If yes, what is the other name used by the applicant?

5. Is the applicant financially connected to anybody? If yes, please provide the name.

6. Has the applicant had a debt relief order?

7. Has the applicant filed for bankruptcy?

8. Has the applicant had any financial related court judgements?

9. What is the applicant’s overdraft limit with general bank and the last updated balance?

10. What was the applicant’s credit limit in July 2008 with the credit card company?

11. What are the applicant’s payment terms with mortgages for you?

12. What was the default balance and date with the mobile phone firm rental?

13. What are the three reasons the applicant will see a CIFAS entry?

14. What is the reason the applicant has given for the history of arrears and what section is it on the credit report?
DEAR MRS SOMEBODY

Your Credit Report

Thank you for applying for a credit report. Your report includes all the information we hold about you at the addresses shown on page 2. Information may be printed on both sides of the paper.

We have included an advice section at the back of the report to explain the different types of information that may be shown in your report and the steps you should take if you have any questions. Please use this information to answer your queries. If you have any questions about the information companies have given to us, you may want to get in touch with them because we need their authorisation to make changes to your report. A list of useful addresses is included in your report.

The quickest way to get help with your report is to visit our website www.experian.co.uk, click on Consumer Advice and then Your Credit Report Help Centre. If you need to contact us about the information on your report you can also do this from our website. Please remember to quote the reference number at the top of this page. Please also provide the number of each item you are querying (these are printed directly above the item they relate to e.g. E1, C4, P2).

In the future you may find it more convenient to take advantage of our online CreditExpert service where membership gives you:
- Unlimited access to your credit report and Experian credit score
- Dedicated member support from our UK based credit specialists
- Online credit tips and tools to help you manage your money
- Email or text alerts of any significant changes to your credit status helping protect you from identity fraud

To find out more and join, simply visit; www.creditexpert.co.uk. In some cases we may ask for documents to confirm your name and address.

Customer Support Centre

You could also get unlimited online access to your credit report and be alerted to changes for free. Sign up for your 30 day trial* today at: www.creditexpert.co.uk

*New Customers Only, Terms and Conditions apply, £14.99 payable after 30 days and every subsequent 30 days
### Application Details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

<table>
<thead>
<tr>
<th>Name: MRS JESSICA SOMEBODY</th>
<th>People you are financially connected to: MR SIMON R SOMEBODY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth: 09/10/1972</td>
<td>Date of Birth: 02/05/1974</td>
</tr>
<tr>
<td>Other Names you have been known by: MISS JESSICA ANYBODY</td>
<td></td>
</tr>
</tbody>
</table>

- **Present Address:** 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
- **Other Address:** 1, CITY ROAD, SOUTHOWN, RIVERPORT, X43 2ZZ

### Electoral Roll Information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the important advice section at the end of your report.

<table>
<thead>
<tr>
<th>Address Details</th>
<th>Address</th>
<th>Date Supplied</th>
</tr>
</thead>
<tbody>
<tr>
<td>E1</td>
<td>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Local Authority ANYTOWN LA From 10/2004 to Present</td>
</tr>
<tr>
<td>E2</td>
<td>MISS JESSICA ANYBODY, 1, CITY ROAD, SOUTHOWN, RIVERPORT, X43 2ZZ</td>
<td>Local Authority ANYTOWN LA From 1982 to 10/2004</td>
</tr>
</tbody>
</table>

### Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

<table>
<thead>
<tr>
<th>Alias Details</th>
<th>Address</th>
<th>Date Supplied</th>
</tr>
</thead>
<tbody>
<tr>
<td>S1</td>
<td>MISS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Date of Birth: 09/10/1972 Also known as: MISS JESSICA ANYBODY Confirmed by: BOODLES BANK PLC Confirmation Date: 18/05/07</td>
</tr>
<tr>
<td>S2</td>
<td>MISS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Date of Birth: 09/10/1972 Also known as: MISS JESSICA ANYBODY Confirmed by: EXPERIAN CREDIT REPORT (2) Confirmation Date: 09/03/07</td>
</tr>
</tbody>
</table>

This information was provided to us as part of report application or from information given after receiving a credit report.

### Financial Associations

Financial associations show details of anyone you are financially connected to. Financial connections can be created by joint accounts, joint applications, joint court judgments, or from information you have given to us. For further information please see our important advice section at the end of your report. When you apply for credit a lender may take into account financial information about people you are financially connected to.

<table>
<thead>
<tr>
<th>Association Details</th>
<th>Address</th>
<th>Date Supplied</th>
</tr>
</thead>
<tbody>
<tr>
<td>L1</td>
<td>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Date of Birth: 09/10/1972 Type of Association: Joint Account Associated with: MR SIMON SOMEBODY Date of Birth: 02/05/74 Confirmed by: BOODLES BANK PLC Confirmation Date: 20/05/07</td>
</tr>
<tr>
<td>L2</td>
<td>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Date of Birth: 09/10/1972 Type of Association: Financial Connection Associated with: MR SIMON SOMEBODY Date of Birth: 02/05/74 Confirmed by: EXPERIAN CREDIT REPORT (2) Confirmation Date: 09/03/07</td>
</tr>
<tr>
<td>L3</td>
<td>MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</td>
<td>Date of Birth: 09/10/1972 Type of Association: Joint Application Associated with: MR SIMON SOMEBODY Date of Birth: 02/05/74 Confirmed by: GENERAL BANK PLC Confirmation Date: 11/12/05</td>
</tr>
</tbody>
</table>

Report Generated On: 01/12/11 Your Reference Number: 00000000
Public Record Information

This section of your report includes any court judgments, debt relief orders, bankruptcies, individual voluntary arrangements or other similar public records. For further information please see the important advice section at the end of your report.

J1  MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information Type: Bankruptcy Order
Court Name: ANYTOWN COUNTY COURT
Date: 03/12/08
Discharged Date: 03/12/09
Case Number: 2005000136
Source: INSOLVENCY SERVICE

When your bankruptcy has been annulled or discharged we will be informed by the Insolvency Service. For further information please see the important advice section at the end of your report.

J2  MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information Type: Voluntary Arrangement
Court Name: UNKNOWN
Date: 17/06/08
End Date: 24/10/10
Case Number: IVA0045658
Source: INSOLVENCY SERVICE

If you have any questions about voluntary arrangements you should speak to the Supervisor.

J3  MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information Type: Voluntary Arrangement Complete
Court Name: UNKNOWN
Date: 17/06/08
End Date: 24/10/10
Case Number: IVA0045658
Source: INSOLVENCY SERVICE

This information shows that the conditions of the Arrangement have been met. Details of the Voluntary Arrangement will continue to be held on your report for six years from the date of the Arrangement.

J4  MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information Type: Satisfied Judgment
Court Name: SOUTH TOWN COUNTY COURT
Date: 01/08/08
Satisfied Date: 16/11/09
Amount: £481
Case Number: ST401135
Source: REGISTRY TRUST LTD

Satisfied judgments are automatically removed from your report six years after the judgment date.

J5  MRS JESSICA SOMEBODY, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Information Type: Judgment
Court Name: SOUTH TOWN COUNTY COURT
Date: 01/07/08
Amount: £1257
Case Number: ST401135
Source: REGISTRY TRUST LTD

If you have paid a judgment you should contact the court involved and make sure they are informed. We will be told that the judgment is satisfied and we will update our records. You may wish to request a Certificate of Satisfaction as proof of the change. For further information please see the important advice section at the end of your report.

Credit Account Information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses contained within your report. Please see the important advice section at the end of your report for an explanation of what all the details mean including an explanation of the status history.

C1  MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Company: LENDU MONEY LIMITED
Account Type: Current Account
Account Status Details: (1 – 12 months)

Account Status Code: [D] 0 0 0 0 0 0 0 0 0 0 0
Balance: £0 £150 £200 £250 £300 £100 £10

Account Updated to 01/05/2007
Last Updated to 01/05/07
Date of Birth: 09/10/1972
### C2 MRS JESSICA SOMEBOBY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<table>
<thead>
<tr>
<th>Company:</th>
<th>GENERAL BANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type:</td>
<td>Current Account</td>
</tr>
<tr>
<td>Started:</td>
<td>15/04/97</td>
</tr>
<tr>
<td>Balance:</td>
<td>£843</td>
</tr>
<tr>
<td>Default Date:</td>
<td>22/02/09</td>
</tr>
<tr>
<td>Settlement Date:</td>
<td>15/11/09</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>09/10/1972</td>
</tr>
</tbody>
</table>

#### Account Status Details: (1 – 12 months)

<table>
<thead>
<tr>
<th>Account Status Code:</th>
<th>Last Updated to 01/03/07</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>£124</td>
</tr>
<tr>
<td>1</td>
<td>£285</td>
</tr>
<tr>
<td>2</td>
<td>£450</td>
</tr>
<tr>
<td>3</td>
<td>£440</td>
</tr>
<tr>
<td>4</td>
<td>£125</td>
</tr>
<tr>
<td>5</td>
<td>£683</td>
</tr>
<tr>
<td>6</td>
<td>£568</td>
</tr>
<tr>
<td>U</td>
<td>£425</td>
</tr>
<tr>
<td>7</td>
<td>£125</td>
</tr>
<tr>
<td>8</td>
<td>£363</td>
</tr>
</tbody>
</table>

#### Account Status Details: (13 – 24 months)

<table>
<thead>
<tr>
<th>Account Status Code:</th>
<th>01/03/07</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>£124</td>
</tr>
<tr>
<td>1</td>
<td>£285</td>
</tr>
<tr>
<td>2</td>
<td>£450</td>
</tr>
<tr>
<td>3</td>
<td>£440</td>
</tr>
<tr>
<td>4</td>
<td>£125</td>
</tr>
<tr>
<td>5</td>
<td>£683</td>
</tr>
<tr>
<td>6</td>
<td>£568</td>
</tr>
<tr>
<td>U</td>
<td>£425</td>
</tr>
<tr>
<td>7</td>
<td>£125</td>
</tr>
<tr>
<td>8</td>
<td>£363</td>
</tr>
</tbody>
</table>

#### Account Status Codes: (25+ months)

| 25-36 months: | 000 000 000 000 |
| 37-48 months: | 000 000 000 000 |

#### Overdraft Limit History:

- Date: 05/09
- Overdraft Limit: £1000
- Date: 01/07
- Overdraft Limit: £500

### C3 MRS JESSICA SOMEBOBY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<table>
<thead>
<tr>
<th>Company:</th>
<th>THE CREDIT CARD COMPANY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type:</td>
<td>Credit Card</td>
</tr>
<tr>
<td>Started:</td>
<td>01/12/03</td>
</tr>
<tr>
<td>Balance:</td>
<td>£0</td>
</tr>
<tr>
<td>Default Date:</td>
<td>22/02/09</td>
</tr>
<tr>
<td>Settlement Date:</td>
<td>15/11/09</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>09/10/1972</td>
</tr>
</tbody>
</table>

#### Account Status Details: (1 – 12 months)

<table>
<thead>
<tr>
<th>Account Status Code:</th>
<th>Last Updated to 07/12/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>£124</td>
</tr>
<tr>
<td>1</td>
<td>£138</td>
</tr>
<tr>
<td>2</td>
<td>£150</td>
</tr>
<tr>
<td>3</td>
<td>£150</td>
</tr>
<tr>
<td>4</td>
<td>£175</td>
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<tr>
<td>5</td>
<td>£189</td>
</tr>
<tr>
<td>6</td>
<td>£220</td>
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<tr>
<td>7</td>
<td>£190</td>
</tr>
<tr>
<td>8</td>
<td>£200</td>
</tr>
<tr>
<td>9</td>
<td>£201</td>
</tr>
<tr>
<td>10</td>
<td>£183</td>
</tr>
</tbody>
</table>

#### Account Status Details: (13 – 24 months)

<table>
<thead>
<tr>
<th>Account Status Code:</th>
<th>07/12/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>£124</td>
</tr>
<tr>
<td>1</td>
<td>£138</td>
</tr>
<tr>
<td>2</td>
<td>£150</td>
</tr>
<tr>
<td>3</td>
<td>£150</td>
</tr>
<tr>
<td>4</td>
<td>£185</td>
</tr>
<tr>
<td>5</td>
<td>£200</td>
</tr>
<tr>
<td>6</td>
<td>£201</td>
</tr>
<tr>
<td>7</td>
<td>£183</td>
</tr>
</tbody>
</table>

#### Account Status Codes: (25+ months)

| 25-36 months: | 111 001 111 111 |
| 37-48 months: | 000 000 000 000 |
| 49-60 months: | 000 000 000 000 |
| 61-72 months: | 000 000 000 000 |

#### Credit Limit History:

- Date: 02/09
- Credit Limit: £1000
- Date: 12/08
- Credit Limit: £500
- Date: 09/08
- Credit Limit: £1000
- Date: 09/08
- Credit Limit: £1500
- Date: 07/08
- Credit Limit: £2000
- Date: 07/08
- Credit Limit: £3000
- Date: 05/08
- Credit Limit: £2000
- Date: 01/08
- Credit Limit: £3000
- Date: 12/07
- Credit Limit: £2000
- Date: 10/07
- Credit Limit: £1500
- Date: 07/07
- Credit Limit: £1000

#### Overdraft Limit History:

- Date: 15/11/09
- Overdraft Limit: £283
- Date: 01/03/07
- Overdraft Limit: £1000

Settled accounts are kept on file for six years from the settlement date. The status history in respect of a settled account relates to the period of time prior to the date of settlement.

### C4 MRS JESSICA SOMEBOBY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

<table>
<thead>
<tr>
<th>Company:</th>
<th>MORTGAGES FOR YOU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type:</td>
<td>Mortgage (Joint)</td>
</tr>
<tr>
<td>Started:</td>
<td>01/01/09</td>
</tr>
<tr>
<td>Current Balance:</td>
<td>£100000</td>
</tr>
<tr>
<td>Payment Terms:</td>
<td>£950 x 300 months</td>
</tr>
<tr>
<td>Default Date:</td>
<td>22/02/09</td>
</tr>
<tr>
<td>Default Balance:</td>
<td>£99760</td>
</tr>
<tr>
<td>Satisfaction Date:</td>
<td>17/11/09</td>
</tr>
<tr>
<td>Date of Birth:</td>
<td>09/10/1972</td>
</tr>
</tbody>
</table>

#### Transferred to Collection Account

| Account Status Details: (1 – 12 months)

<table>
<thead>
<tr>
<th>Account Status Code:</th>
<th>Last Updated to 07/12/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>£10000000</td>
</tr>
<tr>
<td>1</td>
<td>£99880</td>
</tr>
<tr>
<td>2</td>
<td>£99760</td>
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<tr>
<td>3</td>
<td>£99640</td>
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<tr>
<td>4</td>
<td>£99520</td>
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<tr>
<td>5</td>
<td>£99400</td>
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<tr>
<td>6</td>
<td>£99280</td>
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<tr>
<td>7</td>
<td>£99160</td>
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<tr>
<td>8</td>
<td>£99040</td>
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<tr>
<td>9</td>
<td>£98020</td>
</tr>
<tr>
<td>10</td>
<td>£97100</td>
</tr>
<tr>
<td>11</td>
<td>£96200</td>
</tr>
</tbody>
</table>

#### Changes to Payment Terms:

- Date: 11/09
- Monthly Payment: £800
- Date: 09/09
- Monthly Payment: £850
- Date: 04/09
- Monthly Payment: £875
- Date: 03/09
- Monthly Payment: £925
- Date: 02/09
- Repayment Period (mths): 312
## Credit Account Information (continued)

### Account C5

<table>
<thead>
<tr>
<th>Company: THE CREDIT CARD COMPANY</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type: Credit Card</td>
<td></td>
</tr>
<tr>
<td>Started: 01/01/09</td>
<td>Default Date: 22/02/09</td>
</tr>
<tr>
<td>Current Balance: Satisfied</td>
<td>Default Balance: £2832</td>
</tr>
<tr>
<td>Credit Limit: £0</td>
<td>Satisfaction Date: 17/11/09</td>
</tr>
<tr>
<td>Account Updated to 07/12/2009</td>
<td></td>
</tr>
</tbody>
</table>

#### Account Status Details: (1 – 12 months)

<table>
<thead>
<tr>
<th>Account Status Code</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>[8]</td>
<td>£0</td>
</tr>
<tr>
<td>8</td>
<td>£2812</td>
</tr>
<tr>
<td>8</td>
<td>£2832</td>
</tr>
<tr>
<td>6</td>
<td>£2800</td>
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<tr>
<td>4</td>
<td>£2260</td>
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<tr>
<td>3</td>
<td>£2575</td>
</tr>
<tr>
<td>2</td>
<td>£2550</td>
</tr>
<tr>
<td>1</td>
<td>£2000</td>
</tr>
<tr>
<td>1</td>
<td>£1850</td>
</tr>
<tr>
<td>1</td>
<td>£2700</td>
</tr>
<tr>
<td>1</td>
<td>£2650</td>
</tr>
</tbody>
</table>

#### Account Status Codes: (25+ months)

**Need Help?**
Read "Credit Account Information" within the important advice section at the end of your report.

**Date of Birth:** 09/10/1972

### Account C6

<table>
<thead>
<tr>
<th>Company: MOBILE PHONE FIRM RENTAL</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type: Communication</td>
<td></td>
</tr>
<tr>
<td>Arrangement:</td>
<td></td>
</tr>
<tr>
<td>Start Date: 01/05</td>
<td>End Date: 08/05</td>
</tr>
<tr>
<td>Account Status Details: (1 – 12 months)</td>
<td></td>
</tr>
<tr>
<td>Last Updated to 07/12/09</td>
<td></td>
</tr>
<tr>
<td>Account Status Code:</td>
<td>Balance</td>
</tr>
<tr>
<td>[8]</td>
<td>£100</td>
</tr>
<tr>
<td>8</td>
<td>£548</td>
</tr>
<tr>
<td>8</td>
<td>£548</td>
</tr>
<tr>
<td>6</td>
<td>£548</td>
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<td>5</td>
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<tr>
<td>4</td>
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<td>£548</td>
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<td>0</td>
<td>£548</td>
</tr>
<tr>
<td>0</td>
<td>£548</td>
</tr>
</tbody>
</table>

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

**NOTICE OF CORRECTION, REFERENCE 000000 – See NOTICE OF CORRECTION section on this report for text.**

### Account C7

<table>
<thead>
<tr>
<th>Company: MOBILE PHONE COMPANY RENTAL</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type: Communication</td>
<td></td>
</tr>
<tr>
<td>Debt Assigned to CAIS Member</td>
<td></td>
</tr>
<tr>
<td>Start Date: 04/09</td>
<td></td>
</tr>
<tr>
<td>Account Status Details: (1 – 12 months)</td>
<td></td>
</tr>
<tr>
<td>Last Updated to 07/12/09</td>
<td></td>
</tr>
<tr>
<td>Account Status Code:</td>
<td>Balance</td>
</tr>
<tr>
<td>[8]</td>
<td>£548</td>
</tr>
<tr>
<td>8</td>
<td>£1021</td>
</tr>
<tr>
<td>8</td>
<td>£1021</td>
</tr>
<tr>
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<td>£1021</td>
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<td>£1021</td>
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<tr>
<td>0</td>
<td>£548</td>
</tr>
<tr>
<td>0</td>
<td>£300</td>
</tr>
</tbody>
</table>

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

#### Credit Account Information with Account Management Details

This section of the report contains details of credit card and store card accounts for which we hold extra information about how you manage your account. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses contained within your report. Our important advice section at the end of your report explains what all the details mean, including the status codes and how to interpret the information.
### Credit Account Information with Account Management Details (continued)

<table>
<thead>
<tr>
<th>Company:</th>
<th>THE CREDIT CARD COMPANY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Type:</td>
<td>Credit Card</td>
</tr>
<tr>
<td>Started:</td>
<td>01/01/09</td>
</tr>
<tr>
<td>Current Balance:</td>
<td>Satisfied</td>
</tr>
<tr>
<td>Credit Limit:</td>
<td>£0</td>
</tr>
<tr>
<td>Default Date:</td>
<td>22/10/09</td>
</tr>
<tr>
<td>Default Balance:</td>
<td>£2632</td>
</tr>
<tr>
<td>Satisfaction Date:</td>
<td>17/11/09</td>
</tr>
<tr>
<td>Account Updated to:</td>
<td>07/12/2009</td>
</tr>
</tbody>
</table>

**Arrangement**

| Start Date: | 04/09 |
| End Date: | 10/09 |

Transferred to Collection Account

<table>
<thead>
<tr>
<th>Account Status Details: (1 – 12 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Status Code:</strong></td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>8</td>
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<table>
<thead>
<tr>
<th>Account Status Details: (13 – 24 months)</th>
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<tbody>
<tr>
<td><strong>Account Status Code:</strong></td>
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<tr>
<th>Account Status Details: (25+ months)</th>
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<td><strong>Account Status Code:</strong></td>
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<tr>
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</tr>
<tr>
<td>25-36 months:</td>
</tr>
<tr>
<td>37-48 months:</td>
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<tr>
<td>49-60 months:</td>
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<tr>
<td>61-72 months:</td>
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**Credit Account Information with Account Management Details**

**Credit Limit History:**

<table>
<thead>
<tr>
<th>Date:</th>
<th>Credit Limit:</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/09</td>
<td>£1000</td>
</tr>
<tr>
<td>12/08</td>
<td>£500</td>
</tr>
<tr>
<td>09/08</td>
<td>£1000</td>
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<tr>
<td>07/08</td>
<td>£1500</td>
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<tr>
<td>04/10</td>
<td>£900</td>
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<td>03/10</td>
<td>£320</td>
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<tr>
<td>02/10</td>
<td>£800</td>
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<td>01/10</td>
<td>£700</td>
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<td>12/09</td>
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<td>11/09</td>
<td>£500</td>
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<td>10/09</td>
<td>£400</td>
</tr>
<tr>
<td>09/09</td>
<td>£300</td>
</tr>
</tbody>
</table>

A defaulted account is removed from your report after 6 years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.
## Previous Searches

Previous searches show the names of organisations that have seen or used some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Quotation searches (including those made via price comparison websites), unrecorded enquiries, identity verification checks and credit report applications are shown on your copy of your report but are not seen by lenders and are not taken into account when making credit decisions.

<table>
<thead>
<tr>
<th>P1</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: LENDU MONEY LIMITED</td>
<td>Searched on: 01/06/11</td>
</tr>
<tr>
<td></td>
<td>Time at Address: 03 years 07 months</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>P2</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: HOPE BING AND LAMOUR LIMITED</td>
<td>Searched on: 15/05/11</td>
</tr>
<tr>
<td></td>
<td>Time at Address: 03 years 06 months</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>P3</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: EXPERIAN REPORT (1)</td>
<td>Searched on: 14/10/11, 14/09/11, 13/08/11, 12/07/11</td>
</tr>
<tr>
<td></td>
<td>Time at Address: 03 years 02 months</td>
<td></td>
</tr>
</tbody>
</table>

This information was provided to us by you when you applied for your credit report via our website.

<table>
<thead>
<tr>
<th>P4</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: THE INSURANCE COMPANY</td>
<td>Searched on: 14/10/11</td>
</tr>
<tr>
<td></td>
<td>Time at Address: 03 years 02 months</td>
<td></td>
</tr>
</tbody>
</table>

Insurance quotations are not shared with other lenders for credit decisions. This search may have been created via a price comparison website.

## Financial Associate Searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit or an unrecorded enquiry search has been carried out on the person you are associated with. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

<table>
<thead>
<tr>
<th>U1</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: PEARLY KING AND QUEEN STORES</td>
<td>Name of Applicant: MR SIMON SOMEBODY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>U2</th>
<th>MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD</th>
<th>Date of Birth: 09/10/1972</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Searched by: HONEST BANKING COMPANY LTD</td>
<td>Name of Applicant: MR SIMON SOMEBODY</td>
</tr>
</tbody>
</table>

## Linked Addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the important advice section at the end of your report.

<table>
<thead>
<tr>
<th>B1</th>
<th>MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</th>
<th>Date of Information: 15/10/04</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Linked to: 186 HIGH STREET, ANYTOWN MIDSHIRE</td>
<td>Source: HOPE BING AND LAMOUR LIMITED</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B2</th>
<th>MRS JESSICA SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ</th>
<th>Date of Information: 05/01/04</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE</td>
<td>Source: LENDU MONEY LIMITED</td>
</tr>
</tbody>
</table>
CIFAS – The UK’s Fraud Prevention Service

CIFAS aims to detect and prevent fraud and so protect innocent people whose names, addresses and other personal details are used fraudulently by others in order to get credit, insurance or other products. If you see a CIFAS entry on your credit report, this will be for one of three reasons: (1) because you have taken out CIFAS Protective Registration; or (2) an organisation has done so on your behalf, perhaps because they have lost data on a laptop, for example; or (3) If a CIFAS Member organisation has put the entry on your report because you have been a victim of impersonation. Organisations who are Members of CIFAS examine credit (and similar) applications very carefully and may contact you to make sure that you have applied for the credit yourself, and that you are not being impersonated by a fraudster. If there is a CIFAS entry recorded in your name, and you require further information, you should contact the CIFAS Member organisation at the address provided against the entry. For more information about CIFAS, read the CIFAS leaflet included with your report.

MRS JESSICA SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CDF

| Name Used: | MRS MARY JONES |
| Date of Birth Used: | 12/09/1967 |
| Address Used: | 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ |

Date Recorded: 08/12/02
Reason for Referral: DATE OF BIRTH
Case Reference: 14AV2400

Member Name: WATCHIT TV RENTAL
Member’s Address: Watchit House, Television Road, Tellytown, Southshire Z98 1VY

Product Type: Personal Credit Card
Type of Case: FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS

Notice of Correction

Reference: 00000000 | Page: 01

00000000/SOMEBODY. "I, MRS JESSICA SOMEBODY, WISH TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON THIS ACCOUNT WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. I WOULD LIKE TO STRESS THAT I AM NOW IN FULL TIME EMPLOYMENT AND ALL MY MONTHLY PAYMENTS ARE MADE ON TIME." ADDED 11/01/05 MRS J SOMEbody

Useful Addresses

The following addresses will help you to contact lenders or other organisations if you want to ask them about information on your report.

ANYTOWN COUNTY COURT: 100, VICARY STREET, ANYTOWN, EW67 9RW
GENERAL BANK: MR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR
HOPE BING AND LAMOUR LIMITED: CUSTOMER SERVICES, HOPE BING AND LAMOUR LIMITED, FRIENDS PLACE, HARDLY ANYWHERE, KV12 9YY
LENDU MONEY: MRS VERITY HELPFUL, CUSTOMER SERVICES (DATA PROTECTION), LENDU MONEY, CASH HOUSE, 200 NEARBY ROAD, CLOSETOWN, MIDDLESHIRE, K114 8XMR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR
MOBILE PHONE COMPANY SERVICES: MRS SHIRLEY ANSWER, CREDIT UNDERWRITING DEPT, MOBILE PHONE COMPANY SERVICES, MOBILE HOUSE, PARK STREET, NOWHERE LK76 5YH
SOUTHTOWN COUNTY COURT: QUEEN’S HOUSE, ROYAL STREET SOUTHTOWN, U43 7RF

End of Report
Electoral Roll

Being registered to vote is not only very beneficial to a clients’ credit rating, it can go some way to encouraging them to engage with their local community and local issues.

This presents an opportunity for a client to consolidate several skills.

- They can find the appropriate information from the .gov.uk website.
- They can register to vote online here.
- They can download a paper registration form here. This will also need to be printed.

It is recommended that the client is asked to search for and find the:

- Eligibility criteria for registering to vote in the UK
- Information about the open register, as opposed to the electoral register.

It is important to make clear the difference between the open and full register.

The open register is available for anyone to buy; you can and should opt out of this (it’s free to do this).

The full register is the register used to vote and for credit references; this is the one clients should be on.

There is an option to vote anonymously; although you can do this, it will not help your credit rating so defeats the point.

Ensure the client realises that being on the electoral register means that they are now eligible for jury service.
Cleaning up the Credit Report

There are a few key steps to take to both protect and repair your credit rating, now that you understand it and are monitoring it.

You need to write to the credit reference agencies and asking for a Notice of Disassociation. This is an official request to remove financial associates - such as your former partner - from your credit file. This means that your partner’s credit rating will no longer be attached to yours and will no longer be a factor when you are assessed for credit in the future.

You may want to register with the CIFAS protection registration scheme. This costs £20 for two years of protection, and means that if your partner (or in fact anyone else) attempts to take out credit in your name, CIFAS will contact you to let you know.

There are products available to help improve your credit-rating. These are often called Credit Builder Cards, and are a bit like really limited credit cards. However, they are designed to stop getting you into debt and to help improve your borrowing history (and therefore your credit rating). The guide on Money Saving Expert here is really useful for this.
**Loans and borrowing**

Clients in refuge have very little money to fall back on. When they do eventually transition to independent living, there is a huge temptation to take out loans to furnish their new home. However, clients are to be strongly discouraged from this.

An adviser should refer clients to activities from the previous topics if needed. Critically, a client needs to understand that if they can't handle a loan they’ve taken out - even a small one – then there are very serious consequences that can actually stop them living independently and may lead to them having to choose between homelessness or returning to their previous circumstances.

Poorly handling a loan can lead to:

- Spiralling debts.
- A bad credit rating.
- Goods being repossessed.
- Dealing with loan sharks, which can lead to threats and violence.

Exercises and factsheets are included on topics that are more prevalent amongst high-risk clients; however, advisers should simply make it very clear to them that all loans are – initially at least – to be avoided.

If a client seems adamant that they want to borrow money, please use materials find in the Credit section of the Citizens Advice financial capability resources, which cover details such as APR's and credit cards.
Doorstep lenders

One of the most unwise forms of borrowing is that of short-term small loans, often called doorstep or payday loans. These may be provided by legitimate companies such as Wonga or Payday Loans but need to be viewed with a great deal of caution.

Why do people take out these loans?

Pros:
- They come to your home to bring the money they lend you and they then collect the repayments by coming to your home every week.
- They don't worry too much if you have a bad credit rating, so it is very easy to get a loan.

Cons:
- The interest is incredibly high. For example, the annual percentage rate (APR) could be 433.4%, whereas a credit card is likely to be about 17.9%.

What does that mean?

If you borrow £500 on a credit card, and you pay back £11.33 for 52 weeks then the interest you’ll pay to your bank is £89.50. If you borrowed that £500 from a doorstep lender with the above APR of 433.4%, you would pay back £2,667 over 52 weeks. That's £2,077.50 extra you've paid a doorstep lender.
Pawnbrokers

A pawnbroker is an individual or business (pawnshop) that offers secured loans to people, with items of personal property used as security.

How does it work?

- An asset (pawn) is left as security. This could be a phone, jewellery, music hardware, games consoles etc.
- Items are returned once you repay the loan plus the interest.
- The pawnbroker will sell the item if the service user does not repay the loan by the agreed deadline - usually six months.
- Money raised from selling the item will be used to repay the loan unless the item does not raise enough money. This will leave the borrower owing money to the Pawnbroker.
- The pawnbroker must provide evidence of sale if the item is sold.

Pros:

- This type of loan can help in an emergency. It readily allows access to money, the shops are local and it is a safer alternative to short term loans.
- The deadline can be extended if the pawnbroker agrees.

Cons:

- Items may be sold and the borrower could end up owing money to the pawnbroker. There can also be fees for non/late payments which will be added to the amount borrowed and will accrue interest.

Important Information

The Pawnbroker must have a credit licence; therefore a credit agreement must be signed before an item can be pawned. The Pawnbroker must provide a receipt which must be kept safe by the borrower. The terms and conditions should be checked in full and any costs for non/late payment should be outlined. If there is a dispute you should seek guidance from a consumer law support service such as the Citizens Advice consumer service or Trading Standards.
Selling gold

When the price of gold goes up, gold fever often ensues and people jump to sell their gold jewellery or coins. In times of crisis, it's seen as a safe investment. However they may not always be getting the best deal.

What are the usual ways to sell gold?

Postal gold companies
When using this service you will get a quote and then send the gold off for appraisal. Payment is then made by cheque or into a specified account.

Pros:
- The more traders there are the better the price due to competition.
- Using postal companies means you can shop around a lot more than you can on the high street.

Cons:
- Calculators on websites are only estimates as the gold has not been appraised.
- If you send the gold some companies will charge (£50 usually) for the return if you reject the offer. Even worse, some companies are not legitimate and are fraudulent.

On the high street
Go from store to store to find the best price.

Pros:
- It is currently the safer option. You can also gauge the local market prices.

Cons:
- Face-to-face negotiations can put the trader in a position of power especially if they use high-pressure selling tactics.

Things to remember

As with other commodities, gold prices fluctuate. If you cash in now, you might lose out if future prices rise, on the other hand prices might drop in future. No one knows.

The important two key facts in valuing gold are the carat (which indicates how pure it is) and the weight of it.
Buy As You View

Buy As You View (BAYV), or Buy As You Go, is a payment method where you buy goods with a coin meter and they are delivered to your house. In order to use the goods, such as a TV for example, you then have to put money in the meter.

An employee from the shop will call to your home regularly and empty the meter. This money will then be noted in a payment book that you keep, and eventually after enough payments have been made you will own the goods. This can be used for TVs, washing-machines, fridge-freezers, even laptops and furniture.

Pros:
- No need for a deposit.
- If you don't use it for a while, you don't pay for it.
- You will eventually own the item.
- There is no obligation for you to buy.

Cons:
- This is a type of finance agreement.
- Interest rates can mean you pay a lot more for the item.
- Defaulting can affect your credit rating.

The most important thing to know is that this is a finance agreement, and so like buying a car or taking out a small loan, it will be regulated by a law called the Consumer Credit Act.

Although it simply seems that you are making small payments regularly, as if you are renting the item, you are actually buying it on credit, so it's like taking out a loan.
Logbook loans

When you take out a logbook loan, you’re basically putting up your car as security against a loan. This means that you no longer have full ownership of the car until you’ve paid the loan off; it technically belongs to the company that lent you the money.

This can lead to a serious problem if you buy a second-hand car with an outstanding logbook loan. Even if you had no idea about this and were told there was no outstanding finance on the car you could end up being chased for the debt by the logbook loan company. They can sometimes even take the car off you.

How do they work?

When you take out a logbook loan, you need to hand over your vehicle’s logbook (this is the vehicle registration document that proves you own the car).

You’ll also have to sign a credit agreement and a form called a ‘bill of sale’. A bill of sale is like a finance agreement, although it’s a very old-fashioned and complicated one. The law only recognises a bill of sale if the lender registers it with the High Court; this is something they need to remember to do after you’ve signed it and given it to them. If it’s not registered, the lender must get a court’s approval to repossess your vehicle.

Once you’ve done this and signed on the dotted line, the lender now owns your vehicle; however you can still use it so long as you keep making all your loan repayments.

How do I get the money?

Normally you get the loan by cheque, which takes several days to clear. Some logbook loan companies do offer a quick cash service, but they may charge (this can be up to 4%) for this.

Most logbook loans run up to 78 weeks (which is 18 months), although you are able to pay it off earlier. Be careful though; with some agreements, you may only be repaying the interest charges until the last month of your contract. This means that in the final month, you’ll need to repay the full amount of money you originally borrowed in the first place.
Drawbacks to taking out a logbook loan

The annual percentage rate (APR) can be around 400% or higher, and is charged on the loan amount each week. This means that if you borrowed - for example - £1,500 and paid £55 a week for 18 months, you would repay over £4,250 in total. That's almost £3000 in interest.

Even more worryingly, you could lose your vehicle if you can't make the repayments to the loan company; they technically own it now so they can take it back.

It's worth knowing that...

One in five people who have reported problems with logbook loans have ended up having their car repossessed, even though they didn't borrow the money in the first place.

Around 60,000 logbook loans were taken out last year. The average amount of a loan is £1,000, but it can be as high as £50,000.

In a survey of 874 drivers who had bought a second-hand car, nearly two-thirds (63%) did not check if the car had an outstanding loan attached and two in five (40%) hadn't even heard of a logbook loan.

What to think about before taking out a logbook loan

The annual percentage rate (APR) can be very high, so it is best to pay it off as quickly as possible.

Be careful though - there may be early repayment charges if you repay more than £8,000 in any 12-month period.

Logbook loan lenders may ask for weekly payments and some do not take direct debit so it can be difficult to keep on top of how much you owe.

If you can't pay back your logbook loan

The very first thing to do is to check if the bill of sale is registered. If it isn't, you have a lot more options.
Logbook loan lenders have the right to use bailiffs to seize your car or motorbike if you don't meet repayments, and they can sell it on. Because of the nature of a logbook loan, they wouldn't even need to go to court to repossess your car.

If you sell your car whilst you have a logbook loan taken out against it, and the amount it sells for is less than the amount you still owe, you will still be responsible for paying the difference. If you don't, you might get taken to court for the money.
Loan sharks

People often call doorstep lenders loan sharks, but you need to know the difference between the expensive lenders and the real sharks. Loan sharks don't have a consumer credit licence. Loan sharks are criminals. The good news is that because it's illegal to lend without a licence, the loans you get from them are unenforceable – they can't take you to court to get the money back if you don't pay them. The bad news is that they don’t need to take you to court, as they have other ways of making sure you pay them back.

Why do people borrow from loan sharks?

- They may be poor or desperate.
- They may be in debt or have a bad credit rating.
- They may be vulnerable because of addiction, health, or disability.
- They may be illiterate, uneducated or not confident with money.

What are the dangers of borrowing from loan sharks?

Loan sharks have also been convicted of:

- kidnap
- money laundering
- robbery
- drug dealing
- blackmail
- prostitution
- assault
- people trafficking.

In short, you may be faced with threats of violence, sexual demands, and have to deal with serious criminals.
Spotting a loan shark

This handout is intended for use in conversation with individual clients. However, it can also be used to develop activities for groups and young people.

Model answers:

1. Money lender is unlicensed
2. High APRs
3. Threat/violence/ harassment
4. Little or no paperwork
5. Increases of debt/interest rates etc.
6. Refusal to provide key information such as interest rates or the amount still owing
7. Take items such as passports, bank cards etc. as security
8. Pressure to borrow more money to pay off one debt with a new loan
Stop the loan sharks

What are the 8 main ways to identify a loan shark?

Have you been approached by a loan shark?
Cheap furniture and appliances

When a client is starting to live independently, one of the big issues they face is furnishing a flat with appliances and basic furniture. This problem is two-fold:

- Clients may want material comforts that are not strictly essential. There is a psychological element to consider here: a client that wants a TV may not want it simply as a material item, but to stave off boredom and loneliness in their new situation.

- Clients are unprepared for the need to rebuild their possessions, and don’t have the money to do so.

Advisers need to use their discretion to consider the best way to discuss this with a client, but the following is offered as guidance.
‘Capacity’ vs ‘Quality’

It is very easy to try to get clients to discuss things they want over things they need. The problem with this is that whilst what anyone needs is often very little, the frugal and basic life this will lead to is not really a fair one to push upon someone who doesn't want it.

As such, it is wiser to avoid calling TV's, mobile phones and extra furniture as non-essential items (or wants, rather than needs).

Instead, clients should be introduced to the idea of having items that can do something (that have the **capacity** to perform a function) compared to items that do it really well (that have a high level of **quality**). This may sound technical, but here are some examples.

<table>
<thead>
<tr>
<th>Item</th>
<th>Capacity</th>
<th>Quality</th>
</tr>
</thead>
<tbody>
<tr>
<td>TV</td>
<td>Any second-hand TV – even an old boxy one – will let a client watch TV.</td>
<td>Clients may want a big screen, or a HD flatscreen.</td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>A client just needs to text or make calls</td>
<td>A modern smartphone will have apps and access email etc</td>
</tr>
<tr>
<td>Bed</td>
<td>A client can often manage on a bedroll on the floor - or even a sleeping bag - for a short while.</td>
<td>Beds and mattresses are extremely expensive; even a cheap bedframe is a good compromise.</td>
</tr>
<tr>
<td>Shampoo</td>
<td>Clients can buy value shampoo from most high-street shops for less than a pound.</td>
<td>Branded cosmetics and toiletries cost far more, and are only slightly better.</td>
</tr>
</tbody>
</table>
Cheap and free places to get stuff for your home

One of the earliest tips when planning to move (earlier in this toolkit) was to try to secure some basic things like kettles and toasters by giving them to friends and family to hold. If you have done this – or something equivalent – that’s great, and you can get those items back when you move into their own place.

Don’t worry if you didn’t have the chance to plan ahead, there are a few other options.

Local authorities

Some local councils offer local welfare assistance schemes. Your adviser should be able to offer you support on this, or you can find information on the local council’s website.

Websites

Freecycle.org

Freecycle is a website where people offer to give away things that are either a bit bulky and a pain to get rid of, or that they would rather see go to a good home rather than just throw away.

Myskip.com

This website is one where people advertise items they just want to get rid of. Like Freecycle, these items will not cost you anything.

Ilovefreegle.org

This site is a lot like Freecycle: in fact, it was set up by people who used to work on the Freecycle website.

Whatsmineisyours.com

©2015 Citizens Advice
This is one of the oldest and most established clothes swapping (also known as ‘swishing’) website on the internet.

*Preloved.co.uk*

This is a large, very well-designed website where people can sell second-hand items. Unlike Ebay, there is no auction process: you simply pay the figure the item is advertised for.

It’s not as easy as it seems, unfortunately. To register with many of these sites, you need to have an account. This is free, but means that you need to provide an e-mail address for verification. You can also only join your local group: this means you can only access free items in Cardiff if you live in Cardiff, or Chester if you live in Chester (for example).

If you also often need to have Facebook: you can register via their Facebook account or by downloading an app for the site. This is really useful and helpful, but you need to be aware of the risks of using social media whilst in refuge (your adviser can help with this).

**Discretionary assistance fund**

The DAF is an option for clients who are in Wales. It can be found here, and can help people who are setting up a new home provided they meet certain eligibility criteria (which most people leaving a situation of domestic violence and abuse will meet).

**Charities and social enterprises**

There is a range of organisations (found here) that recycle furniture and to offer them at significantly reduced costs. The British Heart Foundation also offers free or heavily discounted furniture for those in crisis.
Employment

Clients that are in refuge will find that their benefits have changed significantly. As such, they will need to consider whether they will be financially worse or better off if they keep on working.

Advisers should promote the benefits of working to clients, even when the difference it makes to their income (as opposed to being on benefits) is only marginal. It is important to stress the non-financial benefits of working, such as

- Positive motivation (a reason to get up)
- Provides structure to the day and the week
- Provides a social circle that will be very useful when living independently
- Increases the confidence of victims
- Strengthens the clients CV, so that they can go for new jobs without an unexplained break in employment.

However, clients need to be aware that if they work they will have to pay for the refuge. This could be rent, or maintenance fees.

If a client does not work, they won’t be obliged to pay rent or maintenance fees at the refuge. They would also then qualify for other benefits (for example, child benefits).
Children

Clients with children will need to budget especially carefully, as costs (such as food and transport) will be greater if they have dependents. Other more specific areas for them to consider are:

**Food vouchers from Healthy Start**

Healthy Start is a government scheme that provides vouchers for free food and milk to pregnant women and those with children under the age of four (as long as they are on one of a set list of benefits). These vouchers can be used for free milk, fruit or vegetables. Detailed information on this can be found here.

**School uniforms**

There is no centralised body that provides assistance for school uniforms. Parents should either see if the refuge has any way to help, or whether the school offers spare uniforms etc to those in hardship.

Some local authorities do offer financial assistance for school uniforms, but this is on a case by case basis. The specialists at the refuge should be able to check for this in the area.

It is also recommended that clients learn basic needlecraft, in order to perform minor repairs on childrens clothes. A sewing kit can cost £1-2, and can help patch clothes and repair buttons. They can learn this whilst at refuge, or alternatively use tutorials such as the ones on Youtube here.

**School meals**

Children in certain areas are likely to be eligible for free school meals. The best way to check if a client local council offer this is by checking their postcode here.

Note that if the client is on certain benefits, they may also qualify for free school meals. The details are on the same link.

If children qualify for free school meals, they also get free milk from the school.

In Wales, Key stage 1 pupils are entitled to free milk.
Childcare costs

There is help available for a client’s childcare costs, but only if they use an approved childcare provider. These are found here in England, and here in Wales.

They can get up to £122.50 for their child (or £210 for 2 or more children) as help in extra tax credits, as long as they are claiming Working Tax Credits or Universal Credit. For more information and a form, call the Tax Credits Helpline on 0345 300 3900.

They can claim free childcare after their child turns three, and they get this free childcare whilst they are three and four. In some cases, this even applies to two-year-olds (although it depends on the client’s benefits). It is quite complicated, so the best thing to do is contact their local council here to see what help they offer.

In Wales, there is a specific Flying Start scheme in place as part of the Tackling Poverty agenda. This is co-ordinated by Children In Wales, but the actual individual local councils in Wales run each program separately. Clients should contact their local council to see how to apply. Please do not just search for it via Google, as there are several childcare companies in England that use the same (or similar) names.

Gifts and holidays

This is a difficult area to discuss, but advisers need to caution clients that they need to resist the impulse to buy regular gifts for their children whilst in refuge or starting to live independently. Many clients fall into a cycle of trying to ‘compensate’ their children for the disruption and difficulties caused by leaving domestic violence and abuse, and clients need to be aware that - like loans and borrowing - this is a trap that could lead to their new independent existence being jeopardised.
Free birthday cakes

The website Free Cakes for Kids (http://www.freecakesforkids.org.uk/) is a free community service where volunteers bake birthday cakes for children who are in families who are in financial difficulty.
**Application form for Healthy Start vouchers**

Fill in this application form clearly in black ink, in English and in CAPITAL letters.

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### PART A

**You:** Please fill in the details of the person who is applying (this is you, if you are pregnant)

<table>
<thead>
<tr>
<th>Title</th>
<th>Surname</th>
<th>Date of birth</th>
<th>National Insurance number</th>
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Tick all the benefits you are getting:

- [ ] Income Support
- [ ] Income-related Employment and Support Allowance
- [ ] Income-based Jobseeker’s Allowance
- [ ] Child Tax Credit (with a family income below £16,190)
- [ ] Working Tax Credit*
- [ ] None of these benefits

---

**Your address and telephone number:** Please tell us where you live and your current telephone number

<table>
<thead>
<tr>
<th>Line 1</th>
<th>Line 2</th>
<th>Town</th>
<th>County</th>
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Postcode

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<th>Telephone number</th>
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**Your partner – if they live with you:** This could be your husband, wife, boyfriend or girlfriend.

<table>
<thead>
<tr>
<th>Title</th>
<th>Surname</th>
<th>Date of birth</th>
<th>National Insurance number</th>
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</table>

Tick all the benefits he or she is getting:

- [ ] Income Support
- [ ] Income-related Employment and Support Allowance
- [ ] Income-based Jobseeker’s Allowance
- [ ] Child Tax Credit (with a family income below £16,190)
- [ ] Working Tax Credit*
- [ ] None of these benefits

---

**Your carer and carer’s partner:** Only fill this in if you are under 18 (or under 20 and in full-time education) and live with a carer – e.g. a parent

#### 4a Your carer

<table>
<thead>
<tr>
<th>Title</th>
<th>Surname</th>
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<th>National Insurance number</th>
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</table>

Relationship to applicant

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#### 4b Your carer’s partner (if over 18 years old and living with you)

<table>
<thead>
<tr>
<th>Title</th>
<th>Surname</th>
<th>Date of birth</th>
<th>National Insurance number</th>
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</table>

Relationship to applicant

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Tick all the benefits that your carer and your carer’s partner are getting (even if you are applying because you are pregnant and under 18, as it will help us see if you may be able to get vouchers after your baby is born):

- [ ] Income Support
- [ ] Income-related Employment and Support Allowance
- [ ] Income-based Jobseeker’s Allowance
- [ ] Child Tax Credit (with a family income below £16,190)
- [ ] Working Tax Credit*
- [ ] None of these benefits

#### 4c Complete if you are 18 or 19 years old, in full-time education and pregnant

I am included in my carer’s/carers’s claim for:

- [ ] Income Support
- [ ] Income-related Employment and Support Allowance
- [ ] Income-based Jobseeker’s Allowance
- [ ] Child Tax Credit (with a family income below £16,190)
- [ ] Working Tax Credit*
- [ ] None of these benefits

*If you or your family receive Working Tax Credit, you do not qualify for Healthy Start unless you are pregnant and under 18.
Do not tick this box if your family is getting Working Tax Credit run-on only. See ‘Do I qualify?’
### Part A

If you are 16 or over, sign and date the form yourself. If you are under 16, ask a parent or carer to sign and date the form.

By signing:
- I declare that the information I have provided in this application form is correct and complete.
- I have read and understood the dos and don’ts of Healthy Start (described on page 9 of the Healthy Start leaflet).
- I agree to follow these rules during any period I receive Healthy Start vouchers for myself or my family.
- I agree that the UK Health Departments can share information about me with other organisations to check that the information I have given is correct and to stop false claims (as described on page 9 under the heading 'Data protection').

#### Part B: Health professional’s statement

I certify that
- (name of applicant)
- date of birth (of applicant)
  
  | D | D | M | M | Y | Y | Y | Y |

- has consulted me about her pregnancy
  
  The expected date of delivery is
  
  | D | D | M | M | Y | Y | Y | Y |

  (please fill in full date).

AND/OR
- I certify that the information (s)he has given in Part A, question 5 about his/her children is, to the best of my knowledge, correct.

AND
- I confirm that I have given him/her health-related advice.

This form can be countersigned by any registered midwife, nurse or medical practitioner.

### Part B

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of birth</th>
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<td>Name</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Date of birth</td>
</tr>
</tbody>
</table>

Are you pregnant?  
- ☐ Yes  
- ☐ No

Please read this

If you are 16 or over, sign and date the form yourself. If you are under 16, ask a parent or carer to sign and date the form.

By signing:
- I declare that the information I have provided in this application form is correct and complete.
- I have read and understood the dos and don’ts of Healthy Start (described on page 9 of the Healthy Start leaflet).
- I agree to follow these rules during any period I receive Healthy Start vouchers for myself or my family.
- I agree that the UK Health Departments can share information about me with other organisations to check that the information I have given is correct and to stop false claims (as described on page 9 under the heading 'Data protection').

I understand that if I knowingly claim support from Healthy Start that I am not entitled to, this support may be stopped and I will be liable to reimburse the UK Health Departments the value of any vouchers and vitamin coupons I have received and used.

Signature ________________________________

Name ________________________________

Date ________________________________

Now ask your health professional (usually your midwife or health visitor) to complete the statement below. You do not need to pay anything to have your form signed.

I certify that
- (name of applicant)
- date of birth (of applicant)
  
  | D | D | M | M | Y | Y | Y | Y |

AND/OR
- I certify that the information (s)he has given in Part A, question 5 about his/her children is, to the best of my knowledge, correct.

AND
- I confirm that I have given him/her health-related advice.

This form can be countersigned by any registered midwife, nurse or medical practitioner.

Applications for Healthy Start vouchers will not be accepted without a signature (or letter) from your health professional.

Health professional’s signature ________________________________

Health professional’s name ________________________________

Date of signing ________________________________

Surgery stamp or work address ________________________________

Surgery postcode ________________________________

GMC no./NMC pin ________________________________

(Optional)
Cooking

Cooking is an area where clients can waste – or save – a huge amount of money. Clients need to have basic cooking skills, and if they don't have them then they should enrol in some local courses. Some local authorities still offer free ones, or the refuge can look into providing free group sessions.

A great cookbook for budget cooking – whether or not the client is cooking for their children as well – is this one. It's relatively cheap, and is clear, well-written and practical. It is one some local Citizens advice have used, and they have considered it very appropriate for clients. Naturally, different advisers and agencies can pick any other cookbook they feel is suitable.

Whatever is picked, we would recommend advisers to have one 'master copy' available at the office at least.
Cooking

Here are some general, useful cooking tips for people on a budget:

**Shop at discount supermarkets rather than higher-end ones.**

If you have internet access, then use comparison sites to find the cheapest supermarket prices.

**Get cashback for shopping online.**

Cashback sites like Quidco.com or Topcashback.co.uk give you cashback on your purchases once you have created an account with the respective site. You can browse high street and online retailers using the websites and once you buy an item, you will receive a percentage of the value of your shopping as cashback which will be paid into your account.

**Buy own-brand goods at the supermarket.**

For some things, you can taste the difference, but for other things – often the basics like scouring sponges or a bag on onions – there is no real difference.

**Bulk-buy foods that don't go off.**

Sealed tins and jars can last for years, so if they're on offer then stock up.

**Grow your own herbs.**

Keeping pots of herbs in your kitchen can save you money on having to keep buying packs of herbs.

**Use a slow-cooker for cooking stews.**

Using a slow cooker to make a stew is both easier - you can leave it to stew while you're at work all day - and cheaper. It costs around 10p to use a slow cooker for around eight hours, while using an oven will cost far more at 30p for one hour.

**Don't buy bottled water.**

Fill up a re-usable bottle with tap water.

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**Make your own drinks.**

Making your own juices and smoothies with a blender or juicer will save you the expense of buying these drinks in the shops. If you don't have a blender, try to get used to just having squash.

**Go dry every other month.**

The average UK household spends £15.20 a week on alcohol: by not drinking for an entire month, you could save more than you think.

**Use supermarket loyalty cards.**

Using a supermarket loyalty scheme earns you money on things you would have bought anyway, so you have nothing to lose.

**Make your own meals rather than buy takeaways.**

Save money on buying takeaways, which you can make yourself or buy from the supermarket much cheaper.

**Use coupons.**

A teenager from Essex found fame for "Extreme Couponing" which saw him pay 4p for a £600 shop at Tesco.

**Make food go further.**

Bulk out meals with cheap and simple ingredients; adding your own rice to a takeaway curry can bulk it out whilst only slightly diluting the taste. This way, a single meal can suddenly stretch to three. Do the same with your own leftovers.

**Freeze food and plan meals**

Freeze leftovers to have later. Make sure you don't buy too much food – even if it’s on offer – if you have to throw it out. However, if you plan your meals, you may be able to work out what needs freezing when you buy it.
Freezing food – Do’s and Don’ts.

Freezing food is a great way to save money – this can be by purchasing food in bulk and multipacks and then freezing some, or by buying a lot of food when it's discounted (often because it's about to go out of date). Either way, freezing food can save a huge amount of money and is a great habit to get into.

Not only that, don't forget that a freezer which is full (but not jam-packed!) is actually using less electricity than an empty one!

Foods that you can freeze

Bacon Bits — Bit of bacon and things like pancetta and lardons freeze really well. They can be used easily to add some flavour to simple dishes.

Berries — Blueberries, Strawberries, Raspberries, and Blackberries all taste really good in smoothies, although it's best to throw them in frozen rather than let them defrost and go all mushy.

Biscuits — Strange but true

Bread — This works best with sliced loafs. Just freeze, and when you need some just pull off a few slices. Defrost them on a dish – doesn't take long – or toast them from frozen.

Butter — Pop the entire package in the freezer and take out when you're ready to use.

Casseroles — Make these as you normally would, but freeze them instead of bake. You should also label each casserole with the name of the dish so you don't get them mixed up.

Citrus/lime/orange Zest — Just wrap in aluminum foil and place in a clear resealable bag.

Cheese — Cheese is often discounted heavily when it's about to go out of date. Buy in bulk and freeze it, although it might be easier to grate it first.

Chicken Broth — You can save chicken bones and make a broth. It's much cheaper than buying it from a store.
**Grapes** — They make a great snack in the summer

**Herbs** — It’s easy to freeze “just picked” herbs to maintain freshness.

**Jams & chutneys** — Just make sure the jar isn’t full to the brim.

**Meat** — Anything raw can be frozen as long as it’s packaged properly.

**Milk** — If you don’t use milk often, then buy a bottle and separate it into small bottles (or jam jars). Just defrost these to use in your tea throughout the week, instead of buying new milk every time. Just make sure it’s not full to the brim!

**Pasta Sauce** — Whether it’s homemade or store-bought, pasta sauce keeps really well in the freezer, even if it’s an open bottle.

**Pies** — Baked pies keep really well in the freezer. Just wrap in plastic wrap and aluminium foil, then warm up in the oven or piece by piece.

**Soups** — Just freeze extras in individual containers for an easy dinner later on.

**Vegetables** — Zucchini, carrots, corn, spinach….you can pretty much freeze any vegetable (other than the ones on the “can’t freeze” list).

**Foods that you can’t freeze**

**Mayonnaise/ketchup**

**Rice**

**Soft Cheeses**

**Some vegetables** — Cucumbers, lettuce leaves, and tomatoes get quite squishy and mushy in the freezer.

*Use this list as a guideline, but remember, you don’t have to follow it like a strict set of rules. Do some experimenting yourself to find out what you and your family like frozen and what you don’t.*

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