



**GUIDANCE NOTES**

<b>BOX 1</b>	<b>Income</b>
	<b>Weekly/Monthly</b>
Wages/Salary 1	
Wages/Salary 2	
Unemployment Benefit	
Income Support	
Family Credit	
Retirement Pension/Works Pension	
Child Benefit	
Invalidity/Sickness Benefit	
Maintenance	
Non-dependants contribution	
Others	
<b>Total Income</b>	<b>£</b>

Only include overtime if regular and guaranteed

Make sure that you are claiming all benefits available  
If unsure contact your local DWP Office or Advice Centre

Are non-dependants contributing towards household expenses

<b>BOX 2</b>	<b>Savings/ Investments</b>
Balance of Savings	£
Value of Investments	£

<b>BOX 3</b>	<b>Essential Outgoings</b>
	<b>Weekly/Monthly</b>
* Mortgage	
* Endowment Policy	
* Second Mortgage	
* Council Tax	
* Water Rates	
Ground Rent/Service Charge	
Buildings/Contents Insurance	
Life Insurance/Pension	
* Gas	
* Electricity	
* Other Fuel	
House Keeping	
* TV Rental/Licence	
* Magistrates, Court fines	
* Maintenance/CSA payments	
Travelling expenses	
School/work meals	
Clothing	
* Telephone	
Prescriptions	
Childminding	
<b>Total Outgoings</b>	<b>£</b>

**AT THIS STAGE DO NOT INCLUDE DEBTS, ARREARS OR ANY OTHER CREDIT PAYMENT**

Check you are entitled to any benefit

Most authorities will accept monthly, fortnightly or weekly payments

TV Licence can be paid for by buying TV Licence stamps, paying quarterly or by direct debit

**NB - If you do not take all expenses into account and/or offer more than you can afford you will be less likely to stick to any long term repayment. This can lead to greater difficulties**

**\* = You should be able to arrange a suitable payment plan with these creditors**

<b>BOX 4</b>	
<b>Total Income</b>	<b>£</b>
Deduct <b>Total Outgoings</b>	<b>£</b>
<b>Money for higher priority debt (Box 5)</b>	<b>£</b>

<b>BOX 5</b>		<b>Higher Priority Debts</b>	
<b>Money from Box 4</b>			£ <input type="text"/> <b>A</b>
	<b>Balance Owed</b>		<b>Weekly/monthly offer of repayment</b>
Mortgage Shortfall		_____	_____
Second Mortgage Shortfall		_____	_____
Council Tax Arrears		_____	_____
Water Rates Arrears		_____	_____
Fuel Debts:	Gas	_____	_____
	Electric	_____	_____
	Other	_____	_____
Magistrate Court Fines		_____	_____
Maintenance/CSA Arrears		_____	_____
Community Charge Arrears		_____	_____
Other:	1.	_____	_____
	2.	_____	_____
<b>Total priority debts repayment</b>			^ £ <input type="text"/> <b>B</b>
<b>^ = If this figure exceeds figure in red box try to renegotiate</b>			
<b>Money left to pay lower priority debts A - B = C (BOX 6)</b>			£ <input type="text"/> <b>C</b>

<b>BOX 6</b>		<b>Lower Priority Debts</b>	
<b>Creditor</b>	<b>Balance Owed</b>	<b>Weekly/Monthly Offer of repayment</b>	
1.	_____	_____	
2.	_____	_____	
3.	_____	_____	
4.	_____	_____	
Total Owed	£ <input type="text"/>		
Total Monthly Repayment		£ <input type="text"/>	

Use this section if any monies are left from Box 5

**Lower Priority Debts ^**

Catalogues  
Unsecured Loans  
Credit/Debit Cards  
Bank Overdrafts

^ Check if payments can be renegotiated with lenders

**TO BE COMPLETED BY DWP CLAIMANTS ONLY**

<b>BOX 7</b>		<b>Previous Employer</b>	
<b>Employers Name</b>		_____	
<b>Address</b>		_____	
Telephone Number	_____	Weekly/Monthly Net Salary	£ <input type="text"/>
Time in Employment	_____	Any redundancy Money	£ <input type="text"/>

<b>BOX 8</b>		<b>Department of Work and Pensions (DWP) Details</b>	
<b>DWP Office Address</b>	_____	Nat Ins No.	_____
	_____	Date claim submitted	_____
	_____	Date payments start	_____
	_____	Has claim been confirmed by DWP?	_____
Telephone Number	_____	Date	_____

<b>IMPLICATIONS OF NON PAYMENT OF DEBT</b>	
<b>Debt</b>	<b>Action Against You</b>
<b>Mortgage</b>	Your home may be repossessed if you do not keep up repayments on your mortgage
<b>Second Mortgage/Secured Loan</b>	Repossession/Eviction
<b>Council Tax/Community Charge</b>	Distrain/Deduction from wages or income support Imprisonment
<b>Water Rates</b>	Water supply cut off
<b>Gas/Electricity</b>	Gas/Electricity cut off
<b>Unpaid Magistrates Court Fines</b>	Distrain/Deduction from wages or income support Imprisonment
<b>Unpaid Maintenance</b>	Distrain/Deduction from wages or income support Imprisonment
<b>Income Tax Arrears</b>	Distrain/Bankruptcy
<b>National Insurance Arrears</b>	Distrain/Bankruptcy
<b>VAT Arrears</b>	Distrain/Bankruptcy
<b>Hire Purchase</b>	Repossession of the HP goods
<b>Unsecured Loans/Catalogues</b>	Credit rating adversely affected
<b>Credit/Debit Cards</b>	County Court Judgement

### **Useful Telephone Numbers**

**Britannia Collections 0845 121 0961**

At Britannia, we are committed to providing a high level of customer service so if you have any further questions, please do not hesitate to contact us on 0845 121 0961. Our lines are open between 8am and 6pm Monday to Friday, and 8am to 1pm on Saturday. You will need your account number for reference. Telephone calls may be recorded and/or monitored.

Britannia is a trading name of the Co-operative Bank Plc, authorised and regulated by the Financial Services Authority.

<b>Useful Local Services - Numbers can be found in the phone book</b>	
<b>Citizens Advice Bureau:</b> Advice on general matters and welfare benefits	<b>Money Advice Centres</b>
<b>Law Centre:</b> Offer legal advice on a wide range of issues	<b>Trading Standards (Consumer Protection) Departments</b>
<b>Welfare Rights Advice Services</b>	<b>Department of Work and Pensions</b>
<b>Relate</b>	

**This is an accurate record of my/our position as at \_\_\_\_\_**

**I/We have fully understood the implications of non payment.**

**I understand that the information I have provided on this form will be retained with my mortgage account records on Britannia's systems and will be used to assess my individual financial needs. I understand Britannia will not pass this information to any unauthorised third parties.**

**Signed by all of the account holder/s \_\_\_\_\_**

**Date \_\_\_\_\_**

\_\_\_\_\_

**Date \_\_\_\_\_**