

# Advice Service

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Mr / Ms / Miss / Mrs

Name:

Student I.D:

Appointment:

In order for us to help you we do need you to complete the attached forms as accurately as possible.

Once completed you need to return the forms to the Advice Service.

You can hand them in at The Student Support Centre. Please ensure that they are in a sealed envelope Marked FAO Advice.

When you hand the forms in **YOU need to make a follow-up appointment.** The front desk staff in the Student Support Centre will be able to arrange the appointment with you.

If you post these forms to us **YOU will have to ring 01522 837080 to arrange your follow-up appointment.**

The postal address can be found below:

**The Advice Service  
Student Support Centre  
Main Administrative Building  
University of Lincoln  
Brayford Pool  
Lincoln  
LN6 7TS**

NB – You also need to bring along to your appointment **ALL** the supporting documents relating to your case. Please see the attached list.

# The University of Lincoln Advice Service

## Money Advice Process

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The University of Lincoln Advice Service follows a standard procedure when advising on debt problems. There are a number of steps that need to be taken.

### Step One

We will check if there are any emergencies that need to be dealt with urgently and agree on any action to be taken.

### Step Two

We will gather together ALL the relevant information that will enable us to see the whole picture. This will be done by asking you to complete a set of forms and by asking you to provide other supporting documents. There is a list of supporting documents attached to the set of forms. We will also advise on ways to maximise your income.

### Step Three

We will address any priority debts you may have and discuss all the options available to you regarding these, enabling you to make an informed decision. Priority debts are the creditors with the greater powers, for example, if you fail to pay your rent, mortgage or secured loan it could result in the loss of your home; failure to pay gas or electricity bills could result in these services being turned off; failure to pay your Council Tax may result in Bailiffs Warrant or ultimately a summons for committal to prison.

### Step Four

We will finalise a financial statement which accurately reflects your circumstances. This statement must be sustainable and realistic.

### Step Five

We will discuss ALL the options available to you regarding your non priority debts. This will enable you to make an informed decision. We will agree any action. If the Advice Service agree to represent you;

#### We Will:

- Treat you fairly and negotiate with your creditors fairly.
- Keep you informed of results.
- Advise you how to deal with creditors who refuse to accept your offer of payment and decide to take further action against you.

#### We expect you:

- Not to enter into separate agreements or take on further lending.
- Make regular payments however small on all priority debts.
- Commence payments where applicable on non-priority creditors within one calendar month of offers being made.

We cannot continue to negotiate for you if you continue to default on payment arrangements. In the event of you not keeping to this arrangement we reserve the right to stop acting on your behalf. The only way this system can work is if you live within your income.

**Please sign to indicate you have read and understood this.**

Print Name:

Signature:

## Advice Service

| <b>Income</b>                  | <b>£</b> | <b>Week/<br/>month<br/>(please<br/>circle)</b> |  | <b>Income</b>                             | <b>£</b> | <b>Week/<br/>month<br/>(please<br/>circle)</b> |
|--------------------------------|----------|--|--|---|----------|--|
| Your Earnings                  | ___      | w / m / y                                      |  | Maintenance/Child Support                 | ___      | w / m / y                                      |
| Partner's Earnings             | ___      | w / m / y                                      |  | Boarders/Lodgers etc.                     | ___      | w / m / y                                      |
| Other Earnings                 | ___      | w / m / y                                      |  | Student Maintenance Loan                  | ___      | w / m / y                                      |
| Attendance Allowance           | ___      | w / m / y                                      |  | Student Maintenance/Special Support Grant | ___      | w / m / y                                      |
| Council Tax Benefit            | ___      | w / m / y                                      |  | Scholarships                              | ___      | w / m / y                                      |
| Child/One parent benefit       | ___      | w / m / y                                      |  | Bursary                                   | ___      | w / m / y                                      |
| DLA/PiP                        | ___      | w / m / y                                      |  | NHS Bursary                               | ___      | w / m / y                                      |
| Child Tax Credit               | ___      | w / m / y                                      |  | <b>Assets</b>                             |          |  |
| Working Tax Credit             | ___      | w / m / y                                      |  | Approx. value of House/Flat               | ___      | w / m / y                                      |
| Housing Benefit                | ___      | w / m / y                                      |  | Mortgage Outstanding                      | ___      | w / m / y                                      |
| Incapacity Benefit             | ___      | w / m / y                                      |  | Equity                                    | ___      | w / m / y                                      |
| Income Support                 | ___      | w / m / y                                      |  | Approx. Value of Car/Bike                 | ___      | w / m / y                                      |
| Industrial Disablement Benefit | ___      | w / m / y                                      |  | HP Outstanding                            | ___      |  |
| Universal credit               | ___      | w / m / y                                      |  | Net Value                                 | ___      |  |
| Carers Allowance               | ___      | w / m / y                                      |  | TESSA/ISA                                 | ___      | w / m / y                                      |
| Maternity Allowance            | ___      | w / m / y                                      |  | Higher Rate Deposit                       | ___      | w / m / y                                      |
| Jobseekers Allowance           | ___      | w / m / y                                      |  | Building Society                          | ___      | w / m / y                                      |
| Statutory Maternity Pay        | ___      | w / m / y                                      |  | <b>Please list any other assets</b>       |          |  |
| Statutory Sick Pay             | ___      | w / m / y                                      |  | _____                                     |          |  |
| Bereavement Benefit            | ___      | w / m / y                                      |  | _____                                     |          |  |
| Other Benefit                  | ___      | w / m / y                                      |  | _____                                     |          |  |
| Your Pension                   | ___      | w / m / y                                      |  | _____                                     |          |  |
| Partner's Pension              | ___      | w / m / y                                      |  | _____                                     |          |  |
| State Retirement Pension       | ___      | w / m / y                                      |  | _____                                     |          |  |

## Advice Service

| Expenditure          | £     | Week/<br>month<br>(please<br>circle) | Expenditure                     | £     | Week/<br>month<br>(please<br>circle) |
|----------------------|-------|--------------------------------------|---------------------------------|-------|--------------------------------------|
| Rent                 | _____ | w / m / y                            | Food/Milk                       | _____ | w / m / y                            |
| Mortgage             | _____ | w / m / y                            | Cleaning/Toiletries             | _____ | w / m / y                            |
| Secured Loans        | _____ | w / m / y                            | Newspapers/Magazines            | _____ | w / m / y                            |
| Council Tax          | _____ | w / m / y                            | Cigarettes/Tobacco/Sweets       | _____ | w / m / y                            |
| Mortgage Protection  | _____ | w / m / y                            | Alcohol                         | _____ | w / m / y                            |
|                      |       |                                      | Laundry/Dry Cleaning            | _____ | w / m / y                            |
| Contents Insurance   | _____ | w / m / y                            | Clothing/Footwear               | _____ | w / m / y                            |
| Building Insurance   | _____ | w / m / y                            | Childcare                       | _____ | w / m / y                            |
| Mortgage             |       |                                      |                                 |       |                                      |
| Endowment            | _____ | w / m / y                            | Nappies/Baby Items              | _____ | w / m / y                            |
| Other Life Assurance | _____ | w / m / y                            | School Fees                     | _____ | w / m / y                            |
| Other Insurance      |       |                                      |                                 |       |                                      |
| (not car)            | _____ | w / m / y                            | School Meals                    | _____ | w / m / y                            |
| Gas                  | _____ | w / m / y                            | Pocket Money                    | _____ | w / m / y                            |
| Electricity          | _____ | w / m / y                            | Dentist/Prescriptions/Glasses   | _____ | w / m / y                            |
| Water                | _____ | w / m / y                            | Care Costs (not children)       | _____ | w / m / y                            |
| Coal                 | _____ | w / m / y                            | Health Insurance                | _____ | w / m / y                            |
| Oil/Paraffin         | _____ | w / m / y                            | Other Child/Health Costs        | _____ | w / m / y                            |
| Calor Gas            | _____ | w / m / y                            | Pet Food                        | _____ | w / m / y                            |
| Other Fuel           | _____ | w / m / y                            | Vet's Bills/Pet Insurance       | _____ | w / m / y                            |
| Telephone            | _____ | w / m / y                            | Repairs                         | _____ | w / m / y                            |
| Court Fine           | _____ | w / m / y                            | Household Maintenance           | _____ | w / m / y                            |
| Maintenance/Child    |       |                                      |                                 |       |                                      |
| Support              | _____ | w / m / y                            | Window Cleaning                 | _____ | w / m / y                            |
| Pensions/AVC         |       |                                      |                                 |       |                                      |
| Payments             | _____ | w / m / y                            | Maintenance Contracts           | _____ | w / m / y                            |
| HP Conditional Sale  | _____ | w / m / y                            | Memberships/Prof. Subscriptions | _____ | w / m / y                            |
| TV Licence           | _____ | w / m / y                            | Postage                         | _____ | w / m / y                            |
| Mobile Phone         | _____ | w / m / y                            | Hairdressing/Cuts               | _____ | w / m / y                            |
| Travel - Work        | _____ | w / m / y                            | TV/Video/Satellite/Cable        | _____ | w / m / y                            |
| Travel - School      | _____ | w / m / y                            | Other Rented Appliances         | _____ | w / m / y                            |
| Travel - Shopping    | _____ | w / m / y                            | Pub/Outings                     | _____ | w / m / y                            |
| Travel - Other       | _____ | w / m / y                            | Lottery                         | _____ | w / m / y                            |
| Road Tax             | _____ | w / m / y                            | Hobbies (e.g. Gardening)        | _____ | w / m / y                            |
| Insurance            | _____ | w / m / y                            | Religious & Charitable Giving   | _____ | w / m / y                            |
| Fuel/Oil             | _____ | w / m / y                            | Gifts                           | _____ | w / m / y                            |
| MOT/Maintenance      | _____ | w / m / y                            | Course Costs                    | _____ | w / m / y                            |
| Other Car Costs      | _____ | w / m / y                            | Tuition Fees                    | _____ | w / m / y                            |

## University of Lincoln Advice Service

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**PHOTOCOPIES of documents enclosed**
**Self**
**Partner**

|  |  |  |
|--|--|--|
| Full Finalised Funding Support Documents 2013/14 (Covering letter, Payment timetable, University Payment Advice & Student Finance Breakdown) |  |  |
| Bank/Building Society statements/detailed printouts – most up to date 3 month period – ALL accounts  |  |  |
| ALL Evidence of Debt   |  |  |
| Child Benefit Letter   |  |  |
| Childcare costs (formal and informal)  |  |  |
| Child Maintenance Payments   |  |  |
| NHS (Social Work/Nursing) Bursary  |  |  |
| Professional & Career Development Loan   |  |  |
| Part-time Student Support Notification   |  |  |
| University of Lincoln Bursary  |  |  |
| Housing Benefit (Full award letter)  |  |  |
| Council Tax Benefit/Reduction (Full award letter)  |  |  |
| Income Support/ Universal Credit (Full award letter)   |  |  |
| Incapacity Benefit / Employment Support Allowance (Full award letter)  |  |  |
| Job Seekers Allowance  |  |  |
| Other Benefits   |  |  |
| Pay Slips – 3 months   |  |  |
| Notice of Court proceedings  |  |  |
| Bailiff Notice   |  |  |
| Water Bills  |  |  |
| Gas & Electricity Bills  |  |  |
| Any Credit Agreements you still have   |  |  |
| Completed Creditor List  |  |  |
| Completed Budget List  |  |  |
| Any correspondence from creditors which is causing you concern; eg, county court claim forms   |  |  |



Please List everyone you owe money to, even if you are not behind with payments.

Please bring with you to your appointment, details of these creditors including addresses and account numbers.

**Please complete this section**

**Advisers Only**

Name of Creditor .....  
Balance owed .....  
Contractual payments .....  
Actual Payments .....

Can the debt be challenged? Y / N  
Any Court Action? Y / N  
Any Insurance? Y / N  
Type of debt .....

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## Priority (Adviser to complete)

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### Rent

How much .....

Any arrears .....

Any action .....

---

### Mortgage

How much .....

Any arrears .....

Any action .....

---

### Secured Loan

How much .....

Any arrears .....

Any action .....

---

### Council tax

How much .....

Any arrears .....

Any action .....

---

### Court Fines

How much .....

Any arrears .....

Any action .....

---

### Gas

How much .....

Any arrears .....

Any action .....

---

### Electricity

How much .....

Any arrears .....

Any action .....

---

### Water

How much .....

Any arrears .....

Any action .....

---

### Bank accounts

How much .....

Any arrears .....

Any action .....

---

### PTO for notes

**NOTES**



**NOTES**



Creditor Address

Your Name & Address

Date

Account / Ref No

Dear Sir / Madam

Since entering into my agreement with you I have found myself in financial difficulty. I am currently seeking advice from the University of Lincoln Advice Service, where I am currently studying.

Please can you send me an up to date balance on my account, details of the kind of agreement I have with you and any information about any insurances I have, if this is relevant.

I also write to ask if you could hold any further action on this account until I have had the opportunity to put together a financial statement.

I thank you for your assistance in this matter and I look forward to hearing from you shortly.

Yours faithfully.

Sign