

Referral form for debt advice

**Please confirm:** Is there any information known to you that indicates a risk to our staff if we make a visit to this person at their home address?

No  Signed .....

Yes  Please provide more details at the end of the referral form in 'Additional Information' box

YOUR CONTACT DETAILS / REFERRED BY:	
Name /Organisation	
Address	
Telephone / Email	

CLIENT DETAILS					
Client's name				D.O.B	
Partner's name				D.O.B	
Nat Ins No:	Client's			Partner's	
Marital Status	Single		Married/Civil Partnership		Cohabiting
	Separated		Divorced		Widowed
Children in household Names & DOB					
Address & Postcode  Email				<b>Landline Tel:</b>	
				Can we leave a message? Y / N	
			<b>Mobile Tel:</b>		
			Can we leave a message? Y / N		

<b>EMPLOYMENT STATUS</b>				
<b>Client</b>	Not Working	Retired	Working (Full/ Part)	Carer/ Homemaker
<b>Partner</b>	Not Working	Retired	Working (Full/ Part)	Carer/ Homemaker

<b>HOUSING STATUS</b>					
Council		Introductory Tenancy		Owner Occupier	
Other		Private Rent		Housing Association	

<b>CLIENT'S HEALTH</b> – please provide information below about any mental or physical illnesses or disabilities

<b>Ethnic Origin</b>		<b>Can client read and write?</b>	<b>Y / N</b>
<b>Interpreter needed?</b>	<b>Y / N</b>	<b>In which language?</b>	

<b>INCOME</b>	<b>Weekly</b>	<b>Monthly</b>
Wages / Salary - client	£	£
Wages / Salary - partner	£	£
Occupational / Private pension	£	£
State Retirement Pension	£	£
Income Support / JSA / ESA/ UC	£	£
Pension Credit	£	£
Child Benefit	£	£
Child Tax Credit	£	£
Working Tax Credit	£	£
Disability Living Allowance (DLA) or PIP	£	£
Child Support / Maintenance	£	£
Non-Dependant Income	£	£
Other	£	£
Other	£	£
<b>TOTAL INCOME</b>	<b>£</b>	<b>£</b>

<b>EXPENSES</b>	<b>WEEKLY</b>	<b>MONTHLY</b>
Rent or Mortgage	£	£
Council Tax	£	£
TV Licence	£	£
Gas                      Prepayment meter? Y / N	£	£
Electricity              Prepayment meter? Y / N	£	£
Water Rates	£	£
Child and/or Adult Care Costs	£	£
Child Support / Maintenance Payments	£	£
Magistrates Court Fines	£	£
Hire Purchase (Car or Home)	£	£
Public Transport (work, school, shopping)	£	£
Petrol/ Car Insurance/ Road Tax	£	£
School Uniform, After School Clubs, Trips	£	£
Insurance (Home/ Pension & Life)	£	£
Mobile Phone	£	£
Home Phone, Internet, TV Package	£	£
Housekeeping – Food, Cleaning, Toiletries	£	£
Nappies & Baby items	£	£
Cigarettes/ Alcohol	£	£
School Meals & Meals at Work	£	£
Clothing & Footwear	£	£
Other	£	£
Other	£	£
<b>TOTAL EXPENSES</b>	<b>£</b>	<b>£</b>

<b>PRIORITY DEBTS</b>	<b>BALANCE</b>
Mortgage Arrears	£
Rent Arrears	£
Council Tax Arrears	£
Gas Debt ( current supplier)	£
Electricity Debt (current supplier)	£
Magistrates Court Fine Arrears	£
Child Support / Maintenance Arrears	£
Hire Purchase Arrears	£
Social Fund loan	£
Other	£
<b>TOTAL</b>	<b>£</b>

NON PRIORITY DEBTS		BALANCE
1		£
2		£
3		£
4		£
5		£
6		£
7		£
8		£
9		£
<b>TOTAL</b>		<b>£</b>

<b>Other information :</b>
<b>Other Professionals Involved:</b>

<b>Referral to other Services:</b>
<p><i>Please be aware that in busy periods it may be necessary pass this referral to Citizens Advice Newcastle. Please discuss this possibility with the client before making the referral.</i></p> <p>Can the client sign here if they are happy for their case to be transferred to Citizens Advice Newcastle</p> <p>.....</p>

<b>TENANCY INFORMATION</b>			
<b>Type of Tenancy</b>	Introductory / Secure/ Assured/ Assured Shorthold/ Periodic	<b>Start of Tenancy</b>	
<b>Action Taken By Landlord</b>	None/ NOSP/ SPO/ Warrant	<b>Date of Action</b>	
<b>Level Of Arrears</b>		<b>Bedroom Tax (£pw)</b>	
<b>Contractual Monthly/ Weekly Payment</b>		<b>Informal/ SPO Arrangement</b>	
<b>Amount of Housing Benefit (£)</b>		<b>DHP</b>	
<b>Service / Heating Charge/ Furniture Pack?</b>		<b>Former Tenancy Arrears</b>	
<b>Any court action/ eviction action pending:</b>			
<b>Is Client Registered for Gas?</b>	<b>Y / N</b>		
<b>Is Client Registered for Electric?</b>	<b>Y / N</b>		
<b>Is Client Registered for Water Rates?</b>	<b>Y / N</b>		
<b>Is Client Paying TV Licence?</b>	<b>Y / N</b>		
<b>Any Benefit Applications Pending?</b>			

**Please return this referral form to us by one of the following methods:**

**Post:** Money Matters, Housing Advice Centre, 112-114 Pilgrim Street, Newcastle, NE1 6SQ

**Fax:** 0191 277 1065

**Email:** [moneymatters@newcastle.gov.uk](mailto:moneymatters@newcastle.gov.uk)

**For further advice please telephone 0191 277 1050  
Monday to Friday - 8.30am to 4.30pm**

## **CONSENT FORM**

I am receiving advice and assistance from Newcastle City Council, with at least one of the following issues: housing, debt and budgeting, welfare benefits or employment support. I accept that for the Council to assess my circumstances fully it may be necessary to verify or obtain information from, or otherwise make enquiries with, external third-party organisations or individuals who may have relevant information relating to myself and members of my household.

I hereby authorise Newcastle City Council to act on my behalf.

I hereby consent that you can disclose any information, confidential or otherwise, regarding my affairs, which the council may require of you. This includes any information you that hold about my National Insurance contributions, income tax and benefit claims, housing or employment status.

I understand that the council can share my information with other sections of the council such as Housing Benefit and Council Tax.

I also agree that the council may share information on my file with organisations that can provide me with additional support, such as employment, benefits advice and housing support services.

I have been informed that I can ask the council to stop processing my information at any point but understand that this may limit the advice and assistance they are able to give me.

Full details of how your information is stored and used can be found in the councils "Privacy Notice" online at:

<https://www.newcastle.gov.uk/local-government/access-information-and-data/open-data/privacy-notice>

If you would like a hard copy of the privacy information or would like to ask the council to stop processing your information, please contact us on the details provided at the top of the letter.

Date .....

Applicant Signature.....

Joint Applicant Signature .....

Applicant Print .....

Joint Applicant Print .....

## Budgeting support and debt advice from Money Matters

### Money Matters: Who are we?

Money Matters is a specialist budgeting support and debt advice team within Newcastle Active Inclusion Service and we are funded by Newcastle City Council. We give free and impartial budgeting and debt advice to residents of Newcastle upon Tyne. Your case will be confidential to our service unless any information is given which would affect your entitlement to housing benefit or council tax support.

### How we can help you

We will help you to manage your money better by providing you with budgeting advice and support. This means that we can do the following:

- Complete a monthly budget with you to help you manage your spending
- Discuss what you should do to maintain your budgeting plan
- Check whether you can maximise your income
- Help you apply for grant payments if you are eligible for any schemes
- Check whether you can reduce your spending on any of your bills
- Explore ways of cutting your spending on non-essential items
- Explain which of your bills are priority for you and why
- Advise you how to open and run a bank account
- Talk to you about the importance of saving
- Talk to you about borrowing money at affordable rates
- Advise you where you can get more help and advice

### Example savings and awards that you may be eligible for:

- If you are on a low income you may qualify for a **Northumbrian Water Support PLUS reduced tariff scheme**. This is an annual award that can reduce someone's water bill by up to 50%;
- **Supporting Independence Scheme (SIS)** – provision of basic household goods to help sustain independence and prevent homelessness – [www.newcastle.gov.uk/sis](http://www.newcastle.gov.uk/sis)
- **Discretionary Housing Payment (DHP)** - A discretionary housing payment (DHP) could help top-up your housing benefit if you are facing hardship - [www.newcastle.gov.uk/benefits-and-council-tax](http://www.newcastle.gov.uk/benefits-and-council-tax)
- **If you have any debts**, depending on your circumstances we may be able to help you:
  - Negotiate affordable repayments with your creditors or challenge your debts;
  - Apply to write off your debts through Bankruptcy or Debt Relief Order;
  - Deal with court action and to fill out county court forms;

- Remain in your home if your circumstances allow this and/or refer you to other agencies who can help you find alternative accommodation;

## **Our contact details:**

Money Matters  
Housing Advice Centre  
112-114 Pilgrim Street  
Newcastle upon Tyne  
NE1 6SQ

Phone: 0191 277 1050

Email: [moneymatters@newcastle.gov.uk](mailto:moneymatters@newcastle.gov.uk)

Website: [www.newcastle.gov.uk/debthelp](http://www.newcastle.gov.uk/debthelp)

If you can't get through on the above telephone number please leave a message on our answer phone and we will call you back. You can also send us an email or a letter.

We can meet you in person at our office, a YHN customer service centre or we can provide advice over the telephone.

If we have made attempts to contact you and we have had no response from you or if you miss your appointment twice we will assume that you no longer need our advice. For that reason it is important that you attend your appointment and make contact with our service if you need to cancel or re-arrange.

## **What information you need to have ready for your appointment?**

The more we know about your finances, the more we can do to help. Please bring the following information to your appointment or have it handy when we phone you:

### **1. Proof of your income, such as;**

- Recent letters from benefits agencies
- Recent payslips, bank statements
- Pension/Maintenance statements
- Self-employed can provide recent account statements

### **2. Information about your bills:**

Check your bills to see how much you spend on your gas, electric, water, telephone, broadband and other expenses. If you are not sure how much you are spending on your food, clothing and other outgoings please try to keep a diary of your outgoings as we need to know about your spending habits.

### **3. Debt Letters or information about the debts that you have**