

We realise that this is a difficult time for you. This leaflet will help to guide you on the steps we'll go through with you in advising you about your financial difficulties.

Helping you

We will:

- explain our debt advice process and procedures to you*
- explore ways we can maximise your income, this includes carrying out a Benefit check, as this is important to your creditors, and offer budgeting advice*
- help you to draw up an accurate Financial Statement*
- use our skills, experience and expertise to give you the best possible advice*
- advise you of all of the options that will be available to you*
- advise you of the pros and cons of each option in order for you to make a decision*
- contact your creditors on your behalf, where appropriate, when we have all information required*
- keep you up to date with the progress of your enquiry and of the outcome of any action that we have taken on your behalf*
- let you know if we believe that you would benefit from more specialist advice and how you may obtain it*

Helping us to help you ...

We need you to:

- provide us with all of the information that we advise you to bring to your first appointment*
- tell us about any changes in your circumstances that may affect the advice that we are giving you*
- let us know of any communication from your creditors which affects your enquiry*
- tell us if you are having any difficulties in taking any action that you have told us that you intend to take*
- attend arranged appointments with the Bureau, or let us know if you are unable to attend so that your appointment can be re-arranged*
- let us know if you are having any problems accessing our service or are unhappy with our service for any other reason*

Sign here Date

* free * confidential * independent * non-judgemental * free * confidential * independent * non-judgemental * free *



*Clydesdale Citizens Advice
Bureau*

**citizens
advice
bureau**

Debt Advice Service

**why not share your worries with
US...
... ask one of our advisers about
our Debt Advice Service today!**

**10-12 Wide Close,
Lanark,
ML11 7LX**

General

Opening hours:

**Mon – Thurs: 10.00am – 3.00pm,
and weekly outreach clinics throughout
Clydesdale (please ask for details)**

Debt advice appointments may be available out with these hours.

tel:

01555 664301

email:

advice@clydesdalecab.casonline.org.uk

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