



Case No: \_\_\_\_\_

**PESONAL DETAILS**

**CHILDREN**

Name	Date of Birth (Age)	Parents

Is there a CSA Assessment pending?  If an assessment has already been made please give details below

Are any of the children who live with you in employment? Yes/No

**DETAILS OF PREVIOUS MARRIAGES/RELATIONSHIPS.**

Name of Previous Partner/Spouse	Date of Divorce/Separation	Claiming Benefit? Eg Family Credit

**MAINTENANCE PAYMENTS**

Name of Previous Spouse/Partner	Amount of Settlement (Lump Sum)	Amount of Maintenance	Method of Payment
	£	£ /month/week	VOLUNTARY/COURT/CSA
	£	£ /month/week	VOLUNTARY/COURT/CSA
	£	£ /month/week	VOLUNTARY/COURT/CSA
	£	£ /month/week	VOLUNTARY/COURT/CSA

<b>DO YOU OWE ARREARS TO YOUR MAINTENANCE PAYMENTS?</b>	<b>Yes/No</b>
<b>IF SO, HOW MUCH?</b>	<b>£</b>
<b>WHAT IS THE MONTLY PAYMENT TO THE ARREARS?</b>	<b>£</b>
<b>ARE THE ARREARS INCLUDED IN THE ABOVE MAINTENANCE FIGURE?</b>	<b>Yes/No</b>

<b>ARE YOU IN RECEIPT OF MAINTENANCE PAYMENTS?</b>	<b>Yes/No</b>
<b>IF SO, HOW MUCH?</b>	<b>£</b>
<b>ARE THESE PAYMENTS VOLUNTARY, MADE BY THE COURT OR CSA PAYMENTS?</b>	<b>VOLUNTARY/COURT/CSA</b>
<b>ARE THERE ANY ARREARS ON THESE PAYMENTS?</b>	<b>Yes/No</b>

Case No: \_\_\_\_\_

**EMPLOYMENT DETAILS**

**EMPLOYED**

	Job Title/Rank	Company	Address	Date of Commencement	Annual Gross Salary	Expected Date of Retirement
SELF					£	
PARTNER					£	

Have you or your partner ever done any extra part-time jobs? Yes/No

If so, please give details:

How many miles do you travel to work each day? Self \_\_\_\_\_

Partner \_\_\_\_\_

**SELF EMPLOYMENT**

HAVE YOU EVER BEEN SELF EMPLOYED	
DATE COMMENCED SELF EMPLOYMENT	
DATE CEASED SELF EMPLOYMENT	
NATURE OF BUSINESS	
TYPE OF BUSINESS <u>E.G</u> SOLE TRADER, PARTNERSHIP	
LENGTH OF TIME TRADING	
NO OF EMPLOYEES	
HOW MANY YEARS ACCOUNTS ARE AVAILABLE	From                      To
WHAT IS YOUR NATIONAL INSURANCE NUMBER?	
ARE YOU REGISTERED FOR VAT? If so, what is your VAT Registration No:	
DO YOU OWE ANY MONEY TO THE INLAND REVENUE OR CUSTOMS AND EXCISE (VAT)?	
ARE YOU UNDER ANY INVESTIGATIONS E.G Inland Revenue?	
ARE THERE ANY ASSETS BELONGING TO THE BUSINESS? Please give details	
ARE YOUR BUSINESS PREMISES SUBJECT TO A LEASE?	If Yes what is the Term ? Yrs

Case No: \_\_\_\_\_

**PERSONAL ASSETS**

	SELF	PARTNER
CASH AT BANK/BUILDING SOCIETY	£	£
CASH IN HAND	£	£
MONEY OWED TO YOU	£	£
SHARES/TESSA/ISA	£	£
PREMIUM BONDS	£	£
HOUSEHOLD GOODS e.g antique furniture/stamps etc	£	£
MOTOR VEHICLES please give <u>make and age</u> .	£ Make: Age:	£ Make: Age:
COMPUTER EQUIPMENT	£	£
FREEHOLD OR LEASEHOLD PROPERTY (other than the home you already live in)	£	£
OTHER ASSETS e.g CARAVANS, BOATS, TIMESHARES ETC (Give details)	£	£

**LIFE/ENDOWMENT POLICIES/PERSONAL PENSIONS**

	SELF	PARTNER
TYPE OF POLICY e.g Endowment/PEP/Pay on death only		
NAME OF COMPANY		
NAME(S) OF POLICY HOLDERS		
DATE COMMENCED		
SUM INSURED	£	£
IS POLICY ASSIGNED Yes/No*		
CURRENT VALUE (If known)	£	£
MONTHLY PAYMENT	£	£

	SELF	PARTNER
TYPE OF POLICY e.g Endowment/PEP/Pay on death only		
NAME OF COMPANY		
NAME(S) OF POLICY HOLDERS		
DATE COMMENCED		
SUM INSURED	£	£
IS POLICY ASSIGNED Yes/No*		
CURRENT VALUE (If known)	£	£
MONTHLY PAYMENT	£	£

Case No: \_\_\_\_\_

**LIFE/ENDOWMENT POLICIES/PENSION PLANS CONTINUED**

	SELF	PARTNER
<b>TYPE OF POLICY e.g Endowment/PEP/Pay on death only</b>		
<b>NAME OF COMPANY</b>		
<b>NAME(S) OF POLICY HOLDERS</b>		
<b>DATE COMMENCED</b>		
<b>SUM INSURED</b>	£	£
<b>IS POLICY ASSIGNED Yes/No*</b>		
<b>CURRENT VALUE (If known)</b>	£	£
<b>MONTHLY PAYMENT</b>	£	£

	SELF	PARTNER
<b>TYPE OF POLICY e.g Endowment/PEP/Pay on death only</b>		
<b>NAME OF COMPANY</b>		
<b>NAME(S) OF POLICY HOLDERS</b>		
<b>DATE COMMENCED</b>		
<b>SUM INSURED</b>	£	£
<b>IS POLICY ASSIGNED Yes/No*</b>		
<b>CURRENT VALUE (If known)</b>	£	£
<b>MONTHLY PAYMENT</b>	£	£

	SELF	PARTNER
<b>TYPE OF POLICY e.g Endowment/PEP/Pay on death only</b>		
<b>NAME OF COMPANY</b>		
<b>NAME(S) OF POLICY HOLDERS</b>		
<b>DATE COMMENCED</b>		
<b>SUM INSURED</b>	£	£
<b>IS POLICY ASSIGNED Yes/No*</b>		
<b>CURRENT VALUE (If known)</b>	£	£
<b>MONTHLY PAYMENT</b>	£	£

	SELF	PARTNER
<b>TYPE OF POLICY e.g Endowment/PEP/Pay on death only</b>		
<b>NAME OF COMPANY</b>		
<b>NAME(S) OF POLICY HOLDERS</b>		
<b>DATE COMMENCED</b>		
<b>SUM INSURED</b>	£	£
<b>IS POLICY ASSIGNED Yes/No*</b>		
<b>CURRENT VALUE (If known)</b>	£	£
<b>MONTHLY PAYMENT</b>	£	£



Case No: \_\_\_\_\_

**REPOSSESSED PROPERTIES**

Complete if you or your partner have ever had a property repossessed

ADDRESS OF REPOSSESSED PROPERTY	Add1: Add2: City: County: Postcode:
WHOSE NAME(S) WAS THE PROPERTY IN?	
NAME/ADDRESS OF LENDER	
ACCOUNT NO/ROLL NO	
DATE OF REPOSSESSION	
HAS THE PROPERTY BEEN SOLD? Yes/No*	
If Yes DATE OF SALE/SALE PRICE	£
ESTIMATED AMOUNT OF SHORTFALL	£
WAS THERE AN ADDITIONAL SECURED CHARGE OR SECOND MORTGAGE ON THIS PROPERTY? Yes/No* If Yes – PLEASE GIVE DETAILS	

**PREVIOUS PROPERTY**

HAVE YOU SOLD A PROPERTY IN THE LAST SEVEN YEARS?	
IF YES, WHAT IS THE ADDRESS OF THE PROPERTY?	
HAS THERE A TRANSFER OF PROPERTY <u>IE</u> . HOUSE AS PART OF ANY DIVORCE SETTLEMENT?	
IF YES – GIVE DATE	
WHAT WAS THE AMOUNT OF EQUITY <u>IE</u> VALUE OF TRANSFER?	
WAS THERE AN INVESTMENT TAKEN OUT WITH THE MORTGAGE, <u>E.G.</u> ENDOWMENT/PEP. AND WHOSE NAME WAS IT IN?	
IS THE POLICY STILL RUNNING, SOLD OR PAID UP? WHAT IS/WAS THE POLICY'S VALUE?	
WHAT HAS HAPPENED TO THIS POLICY?	

**RENTED PROPERTY**

Please complete if you or your partner live in rented accommodation.

TYPE OF PROPERTY <u>E.G.</u> DETACHED HOUSE	
NO. OF BEDROOMS	
TERM OF TENANCY	Yrs
IN WHOSE NAME(S) IS THE TENANCY	
NAME OF LANDLORD	
ARE YOU IN ARREARS WITH YOUR RENT? If Yes how much?	£
HAVE YOU REACHED AN AGREEMENT WITH YOUR LANDLORD TO REPAY THE ARREARS? If Yes what is the agreed amount	£ /month

Case No: \_\_\_\_\_

**PLEASE GIVE DETAILS OF ANY COUNTY COURT JUDGEMENTS AGAINST YOU OR YOUR PARTNER BELOW**

	SELF/PARTNER*		SELF/PARTNER*
IN WHOSE NAME?		IN WHOSE NAME?	
CREDITOR		CREDITOR	
DATE		DATE	
COURT		COURT	
SETTLEMENT/MONTH		SETTLEMENT/MONTH	
CASE NUMBER		CASE NUMBER	
DEBT		DEBT	
ATTACHMENT OF EARNINGS?		ATTACHMENT OF EARNINGS?	
	SELF/PARTNER*		SELF/PARTNER*
IN WHOSE NAME?		IN WHOSE NAME?	
CREDITOR		CREDITOR	
DATE		DATE	
COURT		COURT	
SETTLEMENT/MONTH		SETTLEMENT/MONTH	
CASE NUMBER		CASE NUMBER	
DEBT		DEBT	
ATTACHMENT OF EARNINGS?		ATTACHMENT OF EARNINGS?	
	SELF/PARTNER*		SELF/PARTNER*
IN WHOSE NAME?		IN WHOSE NAME?	
CREDITOR		CREDITOR	
DATE		DATE	
COURT		COURT	
SETTLEMENT/MONTH		SETTLEMENT/MONTH	
CASE NUMBER		CASE NUMBER	
DEBT		DEBT	
ATTACHMENT OF EARNINGS?		ATTACHMENT OF EARNINGS?	

HAVE YOU OR YOUR PARTNER EVER RECEIVED ANY OF THE FOLLOWING LEGAL NOTICES?

**Statutory Demand - Bankruptcy Petition - Charging Order -  
 Repossession or Suspended Repossession Order**

Type of Notice	In whose Name	Date	Creditor	Outcome

Case No: \_\_\_\_\_

**DETAILS OF BANK/BUILDING SOCIETY ACCOUNTS**

Please mark with a \* which account your wages are paid into.

<b>NAME OF BANK</b>	.....	.....	.....	.....
<b>ADDRESS</b>	.....	.....	.....	.....
	.....	.....	.....	.....
	.....	.....	.....	.....
	.....	.....	.....	.....
<b>ACCOUNT HOLDER</b>				
<b>SORT CODE</b>				
<b>ACCOUNT NUMBER</b>				
<b>O/D LIMIT</b>	£	£	£	£
<b>BALANCE</b>	£	£	£	£
<b>IS A/C IN CREDIT OR DEBIT</b>				

**UNSECURED CREDITORS**

**IMPORTANT – If any credit was taken in the last 12 months, please specify why and when it was taken.**

<b>CREDITOR NAME EG BARCLAYCARD</b>	<b>ACCOUNT NUMBER</b>	<b>AMOUNT OUTSTANDING</b>	<b>IN WHOSE NAME</b>	<b>MONTHLY PAYMENT</b>
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b>	£	<b>HIS MONTHLY PAYMENTS</b> £	
	<b>HER TOTAL DEBT</b>	£	<b>HER MONTHLY PAYMENTS</b> £	
	<b>JOINT TOTAL DEBT</b>	£	<b>JOINT MONTHLY PAYMENTS</b> £	

Case No: \_\_\_\_\_

CREDITOR NAME EG BARCLAYCARD	ACCOUNT NUMBER	AMOUNT OUTSTANDING	IN WHOSE NAME	MONTHLY PAYMENT
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b>	£	<b>HIS MONTHLY PAYMENTS</b>	£
	<b>HER TOTAL DEBT</b>	£	<b>HER MONTHLY PAYMENTS</b>	£
	<b>JOINT TOTAL DEBT</b>	£	<b>JOINT MONTHLY PAYMENTS</b>	£

Case No: \_\_\_\_\_

CREDITOR NAME EG BARCLAYCARD	ACCOUNT NUMBER	AMOUNT OUTSTANDING	IN WHOSE NAME	MONTHLY PAYMENT
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b> £ <b>HER TOTAL DEBT</b> £ <b>JOINT TOTAL DEBT</b> £		<b>HIS MONTHLY PAYMENTS</b> £ <b>HER MONTHLY PAYMENTS</b> £ <b>JOINT MONTHLY PAYMENTS</b> £	

Case No: \_\_\_\_\_

CREDITOR NAME EG BARCLAYCARD	ACCOUNT NUMBER	AMOUNT OUTSTANDING	IN WHOSE NAME	MONTHLY PAYMENT
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b>	£	<b>HIS MONTHLY PAYMENTS</b>	£
	<b>HER TOTAL DEBT</b>	£	<b>HER MONTHLY PAYMENTS</b>	£
	<b>JOINT TOTAL DEBT</b>	£	<b>JOINT MONTHLY PAYMENTS</b>	£

Case No: \_\_\_\_\_

CREDITOR NAME EG BARCLAYCARD	ACCOUNT NUMBER	AMOUNT OUTSTANDING	IN WHOSE NAME	MONTHLY PAYMENT
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b>	£	<b>HIS MONTHLY PAYMENTS</b>	£
	<b>HER TOTAL DEBT</b>	£	<b>HER MONTHLY PAYMENTS</b>	£
	<b>JOINT TOTAL DEBT</b>	£	<b>JOINT MONTHLY PAYMENTS</b>	£

Case No: \_\_\_\_\_

CREDITOR NAME EG BARCLAYCARD	ACCOUNT NUMBER	AMOUNT OUTSTANDING	IN WHOSE NAME	MONTHLY PAYMENT
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
..... ..... .....		£		£
	<b>HIS TOTAL DEBT</b>	£	<b>HIS MONTHLY PAYMENTS</b>	£
	<b>HER TOTAL DEBT</b>	£	<b>HER MONTHLY PAYMENTS</b>	£
	<b>JOINT TOTAL DEBT</b>	£	<b>JOINT MONTHLY PAYMENTS</b>	£

Case No: \_\_\_\_\_

<b>UTILITY ARREARS</b>
------------------------

<b>Amount of council Tax arrears owed</b>	<b>£</b>
<b>Which Council are owed the arrears?</b>	
<b>Address of Council:</b>	
<b>Is there a monthly payment to arrears agreed?</b>	<b>Yes/no</b>
<b>How much?</b>	<b>£</b>
<b>For how long?</b>	<b>months</b>
<b>Amount of Water Rates arrears owed</b>	<b>£</b>
<b>Is there a monthly payment to arrears agreed?</b>	<b>Yes/no</b>
<b>How much?</b>	<b>£</b>
<b>For how long?</b>	<b>months</b>
<b>Amount of Electricity arrears owed</b>	<b>£</b>
<b>Is there a monthly payment to arrears agreed?</b>	<b>Yes/no</b>
<b>How much?</b>	<b>£</b>
<b>For how long?</b>	<b>months</b>
<b>Amount of Gas arrears owed</b>	<b>£</b>
<b>Is there a monthly payment to arrears agreed?</b>	<b>Yes/no</b>
<b>How much?</b>	<b>£</b>
<b>For how long?</b>	<b>months</b>
<b>Amount of any other arrears owed</b>	<b>£</b>
<b>Is there a monthly payment to arrears agreed?</b>	<b>Yes/no</b>
<b>How much?</b>	<b>£</b>
<b>For how long?</b>	<b>months</b>
<b>HAVE YOU EVER HAD A VEHICLE ETC REPOSSESSED OR GIVEN UP?</b>	
	<b>Yes/no</b>
<b>Please give details</b>	
<b>HAVE YOU EVER HAD A 'BUY NOW- PAY LATER' AGREEMENT</b>	
	<b>Yes/no</b>
<b>Please give details</b>	
<b>HAS ANYONE GUARANTEED ANY OF YOUR DEBTS</b>	
	<b>Yes/no</b>
<b>Please give details</b>	
<b>HAVE YOU GUARANTEED ANYONE ELSE'S DEBTS</b>	
	<b>Yes/no</b>
<b>Please give details</b>	

Case No: \_\_\_\_\_

**HIRE PURCHASE AGREEMENTS E.G CARS, MOTORBIKES ETC**

NAME AND ADDRESS OF HP COMPANY	ACCOUNT NO:	DATE HP TAKEN OUT AND OVER HOW LONG?	SECURITY EG CAR	IN WHOSE NAME	NO. OF MONTHS PAID, AND NO. OF MONTHS LEFT TO PAY	AMOUNT OF ARREARS	MONTHLY PAYMENT, AND AMOUNT OUTSTANDING
		...../...../..... .....MTHS			.....PAID .....TO PAY	£	£ £
<b>IS THIS AN HP OR AN OPTIONS AGREEMENT?</b>							
<b>IS A LUMP SUM PAYABLE AT THE END OF THE AGREEMENT? YES/NO IF SO HOW MUCH? £</b>							
<b>IS THIS PROPERTY STILL IN YOUR POSSESSION?</b>							
		...../...../..... .....MTHS			.....PAID .....TO PAY	£	£ £
<b>IS THIS AN HP OR AN OPTIONS AGREEMENT?</b>							
<b>IS A LUMP SUM PAYABLE AT THE END OF THE AGREEMENT? YES/NO IF SO HOW MUCH? £</b>							
<b>IS THIS PROPERTY STILL IN YOUR POSSESSION?</b>							
		...../...../..... .....MTHS			.....PAID .....TO PAY	£	£ £
<b>IS THIS AN HP OR AN OPTIONS AGREEMENT?</b>							
<b>IS A LUMP SUM PAYABLE AT THE END OF THE AGREEMENT? YES/NO IF SO HOW MUCH? £</b>							
<b>IS THIS PROPERTY STILL IN YOUR POSSESSION?</b>							

PLEASE LIST ALL AGREEMENTS OUTSTANDING THAT ARE SUBJECT TO AN HP AGREEMENT OR CONDITIONAL SALE AGREEMENT, WHEREBY THE GOODS MAY BE TAKEN AWAY IF YOU DO NOT PAY IN FULL.



Case No: \_\_\_\_\_

## **This page must be completed**

**The following is intended as a guide to setting out your personal details and allows us the opportunity to prepare a reasonable and acceptable proposal to put to your creditors. All the suggestions will not necessarily apply to you.**

### **History**

Please give as much detail as possible regarding your background. Cover the period from leaving school, giving a brief overview and highlighting any significant points.

Please explain why your current financial difficulties have arisen and also what you have done to arrest the situation.

Please also give details regarding whether you have dealt with another insolvency practitioner or debt management company and also whether you have entered into an arrangement, either privately or with the assistance of another organisation such as a Citizens Advice Bureau, to reduce the payments to your debts.

### **A. Your General Background**

1. Start with the year that you left school and what qualifications you achieved.
  2. Any further education.
  3. Your first employment, how long it lasted, and the reasons for changing jobs.
  4. List out all the work you have done stating the above details.
  5. Provide details of your relationships – e.g if and when married.
  6. Children and their ages.
  7. What happened in the marriage. e.g Divorced, Separated.
  8. Any illnesses that made things difficult personally and/or financially.
  9. Any unwise investments.
  10. State whether you have used a solicitor in the last three years. If you have, state why you have used one and give their name and address.
-

Case No: \_\_\_\_\_

## **This page must be completed**

### **B. Reasons for your present financial position.**

Please try to attend to the following:

1. State what has caused your problems.
  2. How these problems have been incurred.
  3. The cost of these problems.
  4. Any losses which were uninsured.
  5. Any third party guarantees that have been called upon.
  6. Credit Card debts.
  7. Legal Actions lost and why.
  8. Any loss of income.
  9. Please also state when each credit was first taken and the reason why it was taken.
-

Case No: \_\_\_\_\_

## **This page must be completed**

### **C. Reasons for anticipated return to profitability.**

1. What financial cut backs have you made.
  2. Recovery from any illness.
  3. New employment and higher wages.
  4. Sold or returned expensive items e.g cars, holidays, overspending on credit cards.
  5. Rescheduled mortgage payments
  6. Spouse started working
  7. Laid off costly staff
  8. A friend or relative is prepared to advance you some of the money to pay the creditors
  9. Moved to more cost efficient premises.
-