

MANAGING YOUR MONEY

What to do if you
can't pay your bills



Information for customers who rent or own their home

This booklet, called MANAGING YOUR MONEY, is available in your language. Please ask at your local office. We can provide an interpreter for you on request.

بدعى هذا الكتيب إدارة أموالك، وهو متوفر بلغتك. يرجى طلبه من مكتبك المحلي. يمكننا أن نوفر مترجم من أجلك عند الطلب.

ম্যানেজিং ইউর মানি নামের এই পুস্তিকাটি আপনার ভাষায় পাওয়া যায়। অনুগ্রহ করে আপনার স্থানীয় অফিসে এর জন্যে জিজ্ঞাসা করুন। অনুরোধের মাধ্যমে আপনার জন্যে দোভাষীর ব্যবস্থা আমরা করতে পারবো।

本小冊子名爲《如何理財》，可以翻譯爲中文，供你索取。請向就近辦事處查詢。我們可以按要求爲你提供傳譯員。

Αυτό το βιβλιαράκι, που ονομάζεται ΔΙΑΧΕΙΡΙΖΟΜΑΙ ΤΑ ΧΡΗΜΑΤΑ ΜΟΥ, διατίθεται στη γλώσσα σας. Παρακαλούμε ρωτήστε στο γραφείο της περιοχής σας. Μπορούμε να σας παρέχουμε διερμηνέα κατόπιν αιτήσεως.

આ પુસ્તિકાને મેનેજિંગ યોર મનિ કહેવામાં આવે છે, જે તમારી ભાષામાં મળી રહે છે. કૃપા કરી તમારી સ્થાનિક ઓફિસમાં વિનંતી કરો. વિનંતી કરવાથી અમે તમારા માટે ઇન્ટરપ્રિટર પૂરા પાડી શકીએ.

यह आप के पैसे का प्रबंधन नामक पुस्तिका आपकी भाषा में उपलब्ध है। कृपया अपने स्थानीय दफ्तर से पता करें। हम आप द्वारा मांगे जाने पर दुआधिया मुहैया कर सकते हैं।

ਇਹ ਤੁਹਾਡੇ ਪੈਸੇ ਦਾ ਪ੍ਰਬੰਧਨ ਨਾਮੀ ਕਿਤਾਬਚਾ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਉਪਲਬਧ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ ਸਥਾਨਕ ਦਫ਼ਤਰ ਤੋਂ ਪਤਾ ਕਰੋ। ਤੁਹਾਡੇ ਵੱਲੋਂ ਮੰਗੇ ਜਾਣ 'ਤੇ ਅਸੀਂ ਦੁਆਈਆ ਮੁਹੱਈਆ ਕਰ ਸਕਦੇ ਹਾਂ।

Buugyarahan, la yiraahdo MAARAYNTA LACAGTAADA, waxaa lagu helaa luqaddaada. Fadlan ka codso xafiiska deegaankaaga. Waxaan ku nidaamin karnaa turjibaan markaad soo codsato.

PARANIZI YÖNETMEK adlı bu kitapçığı kendi dilinizde edinebilirsiniz. Lütfen yerel ofisinizden isteyiniz. İsteğiniz üzerine size tercüman bulabiliriz.

اپنے پیسے کو سنبھالنا، کے نام کا یہ کتابچہ آپ کی زبان میں دستیاب ہے۔ براہ کرم اپنے مقامی دفتر سے دریافت کریں۔ ہم درخواست کیے جانے پر آپ کے لیے کوئی ترجمان فراہم کر سکتے ہیں۔

Cuốn sách QUẢN LÝ TÀI CHÍNH có bản dịch bằng tiếng Việt. Xin quý vị hãy liên hệ với văn phòng tại nơi quý vị ở. Chúng tôi có thể cung cấp phiên dịch cho quý vị theo yêu cầu.

We can provide copies in Braille or in large print or as an audio cassette

Managing your money

This is one of a series of Places for People information booklets that we hope will be useful to you. There is a complete list inside the back cover.

You can pick up copies of the other booklets from your local area office.

The booklets are also available to download from our website: www.placesforpeople.co.uk

Many people find it hard to pay their rent and other bills. They may not be getting enough money in to cover everything they have to pay out. It is an unpleasant situation to find yourself in, but you should try not to panic. It is possible to take control of the situation, and we want to help you to do this.

This booklet helps you to take the first steps towards tackling your money problems and points you towards specialist

advice and support to sort out serious difficulties.

What you can do

Step 1

Fill in the personal budget sheet on the next page.

Step 2

Show your completed budget sheet to your housing officer and explain your situation.

Step 3

Ask for advice about any extra benefits you could be claiming.

Step 4

If you are behind with your rent, agree a regular payment that you will be able to afford every week.

Personal budget sheet

This will show you how much money you have coming in and going out. Be as honest as you can.

Income	£
Usual take-home pay	.....
Partner's usual take-home pay	.....
Jobseeker's allowance	.....
Income support	.....
Working tax credit	.....
Child tax credit	.....
Retirement pension	.....
Pension credits	.....
Work pension	.....
Incapacity benefit/ssp	.....
Other state benefits	.....
Maintenance	.....
Non-dependants' contributions	.....
Other	.....
Total income	£.....

Expenditure	£
Rent	.....
Council tax	.....
Water charges	.....
Gas	.....
Electric	.....
Telephone	.....
Contents insurance	.....
Life insurance/pension	.....
Housekeeping	.....
TV licence/rental	.....
Fines	.....
Maintenance	.....
Travel expenses	.....
School meals/meals at work	.....
Clothing and shoes	.....
Prescription/dental cost/glasses	.....
Childminding	.....
Other (not debt payments)	.....
Total outgoings	£.....
Money available for debts (total income – total outgoings)	£.....

Paying debts

Priority debts

	Total £ owed (wkly/mthly)	Payment offer £
Rent arrears
Council tax arrears
Court arrears
Maintenance arrears
Income tax arrears
VAT arrears

Fuel debts

Water charge arrears	.....	.....
Gas	.....	.....
Electric	.....	.....
Other	.....	.....
Hire purchase arrears	.....	.....

Other debts

Catalogues	.....	.....
Credit/store cards	.....	.....
Personal loans	.....	.....
Overdraft	.....	.....
Other	.....	.....

Tips on filling in budget sheets

- decide if you are going to use weekly or monthly figures to work out your budget
- to calculate your income, write down all the benefits you get, your usual take-home pay – not including any overtime if it is not regular, and any contributions from a family member
- for housekeeping, include food, drink, milk, papers, sweets, toiletries, cleaning materials, cigarettes and a small amount for entertainment and other spending
- your priority debts are the most important. You must make offers of repayment on these first. Once these offers have been agreed, see what is left of your income to offer towards other debts

Help with debt problems

The important thing is to recognise that there is a problem, and not to ignore it. If you do not pay your rent, you risk losing your home. We can only help you if you contact us.

Places for People has produced a step-by-step self-help pack to guide you through managing your own debts. Contact your local office for a copy.

Independent advice

Find out about the agencies available in your area by contacting **Advice UK** on 0207 407 4070

The National Debtline (a 24-hour answering service)

0808 808 4000

Consumer Credit Counselling Service

0800 138 111

Citizens Advice Bureau

Look in your local phone book

Booklets available include:

Anti-social behaviour

Tackling it together

Customer service

What you can expect from us

Gas safety

Keeping your home safe

Harassment

How we can help

Homes for rent

How we let our homes

Housing benefit

How to get help to pay your rent

Know your rights

A tenant's guide

Living with a disability

Adapting your home

Managing your money

What to do if you can't pay your bills

Moving home

Things to remember

Paying your rent

How to manage your rent account

Personal records

Your right to information

Repairs to your home

What to do if you need a repair

Suggestions and complaints

How to make a suggestion, complaint or compliment

Swapping homes

How to swap homes with another tenant

Tenancy support service

Helping you to manage your home

Service Standards for

Homeowners

What you can expect from us

Homeowners Handbook

An essential guide to your home

Freephone contact numbers

Our Contact Centre

is open 24 hours
(all calls are free
from a landline)

Places for People Homes

0800 432 0002

Places for People Individual Support

0800 432 0003

You can pick up copies of our booklets from your local office, download them from our website:
www.placesforpeople.co.uk
or to receive them by post, telephone the Contact Centre on the numbers above.

Minicom

0800 432 0008

Homeowners line

0800 432 0009

If you ring these numbers and English is not your first language, we can use the Language Line Service to communicate with you.

Please write to us at:
Places for People
18 South Rings Business Park
Craven Drive, Bamber Bridge,
Preston, PR5 6BZ



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www.placesforpeople.co.uk