

CABmoney Debt Management Plan (DMP) Transferring From An Existing DMP

Your reference number: CABMONEY/ADM/_____

North East Derbyshire Citizens Advice Bureau (NEDCAB) has produced this Assisted Self Help Debt Management Guide / Plan to assist people with managing their debts themselves.

This Debt Management Plan and much more is also available for free on our website at cabmoney.org.uk

The online DMP allows you to save your details as you progress, and automatically generate letters and financial statements etc.



We are unable to assist in negotiations where clients take advantage of new credit after first contacting us or when clients make their own arrangements with individual creditors that are not equitable. Consequently, this pack must **not** be used in these circumstances.

The Citizens Advice Bureau is committed to providing free, confidential, independent, impartial advice to everyone and wish to make it clear that we are **not** associated with, and nor do we recommend or endorse **any** Debt Management Businesses or their Partner Companies.

Disclaimer: North East Derbyshire CAB has produced this guide / plan in good faith and cannot accept any responsibility for any actions taken as a result of following this guide / plan. The information in this pack is correct as of October 7th 2016

Free, Independent, Confidential, Impartial advice

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NORTH EAST DERBYSHIRE CAB DEBT MANAGEMENT PLAN

If a Debt Management Plan (DMP) is an appropriate and suitable option this Assisted Self Help system / guide has been designed to allow and assist **you** to deal with your debts yourself.

To understand how a Debt Management Plan works and to use the CABmoney Assisted DMP efficiently you should have taken advice and / or read through the rest of our guide,

To use the CABmoney Assisted DMP you will need to create your own reference number for correspondence purposes. This can be done by using your initials and numbers relating to your date of birth ex JS010568.

Correspondence / Documents / Letters / Telephone Calls

Using the CABmoney Assisted Debt Management Plan you are likely to send and receive a number of letters, documents and make and receive phone calls relating to your debts. You should record details and make notes of these in the creditor checklists where relevant and keep all documents and letters safe in a personal case folder.

Genuinely Free

The CABmoney Assisted Debt Management Plan is free to use with any payments you make going to your creditors in full. There are no start-up costs or fees to pay and we do not receive any funding, commission or donations from creditors out of your payments.

- Step 1:** Start your debt management plan
- Step 2:** List priority debts / arrears (if applicable)
- Step 3:** List your non-priority debts
- Step 4:** Complete your personal budget sheet
- Step 5:** Notify non-priority creditors of your offer
- Step 6:** Record creditor responses
- Step 7:** Making payments and following up offers

Further Facilities / Stages / Standard Letters

Creditor payment reviews, Change in Circumstances, Debt Write Offs

Step 1: Start your Debt Management Plan (DMP)



You need to continue with making & maintaining payments to your creditors on the dates already set with your previous Debt Management Plan provider both while and after transferring over to using the CABmoney Self help system

To administer your own Debt Management Plan you will need to have all details and outstanding debt balances along with your income and expenditure figures.

The above information should be accessible from your existing Debt Management Plan (DMP) and you will be able to copy them across.

If you already have this information

If you already have the required information and you have given any required contractual termination notice to your Debt Management Plan Company or provider you can proceed to the next step.

If you do not already have the information

If you do not already have the above information, you can try contacting your current Debt Management provider where appropriate and ask them to send this to you. You can still start the Debt Management Plan with any information that you do have and return when and where appropriate .

Your name and address

Date

Previous DMP provider's name and address

Account Number:

My/Our Ref: CABMONEY/ADM/.....

Dear Sir/Madam

I am / We are writing to inform you that after careful consideration I/we have now decided to administer my/our own Debt Management Plan.

To assist with a smooth changeover to administering my/our own Debt Management Plan I would be grateful if you could supply the following information:

- Details of any relevant contractual termination notice period required to officially end my Debt Management Plan arrangement with you
- Details of all my payments made to date and the remaining creditor balances
- The date that my payments are normally distributed to my creditors
- The reference number used by you for correspondence and payment purposes with my creditors
- The return of all my original documents, papers and Financial Statement

I look forward to an early reply.

Yours faithfully

.....

Step 2: List Priority Debts / Arrears

List details of your priority debts / arrears (if any).

You will need to enter any monthly amounts that you are paying towards priority arrears as these figures will be included in your Financial Statement.

If you have any priority debts and payment arrangements in place these details should be copied over from your current Debt Management Plan.

The other rows at the end should be used for unlisted debts or where debts are duplicated. For example third mortgages, other secured loans and CCJs.

Please note that in the event that you clear priority debts during the life of your Debt Management Plan this may mean your net disposable income available for non-priority creditors will increase. In these circumstances you may need to look at reviewing your payments to take into account any increase in disposable income.

Example

No.	Creditor's Address and Account Number	Arrears Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
P I	<u>Mortgage 1</u> Anytown Mortgage Company Anywhere Street Anytown Anyshire AA1 IAA Account No. A11234 987 - 01	£1,200	N/A	05/03/12	Ongoing

Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Arrears Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
P	<u>Mortgage 1</u>				
P	<u>Mortgage 2</u>				
P	<u>Secured Loan 1</u>				
P	<u>Charging order</u>				
P	<u>Rent</u>				
P	<u>Council Tax</u>				
P	<u>Magistrates Court Fines</u>				

Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Arrears Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
P	<u>Child Support Agency (CSA)</u>				
P	<u>Tax / VAT</u>				
P	<u>TV Licence</u>				
P	<u>Electricity</u>				
P	<u>Gas</u>				
P	<u>Water (only enter here if included as part of your rent)</u>				
P	<u>Telephone / Internet</u>				

Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Arrears Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
P	<u>HP / Conditional Sale</u>				
P	<u>CCJ</u>				
P					
P					
P					
P					
P					

Step 3: List your Non-Priority Debts

List details of your non - priority debts / creditors in the checklist as per the example below. If you need more pages than provided, photocopy them and add as needed.

Example

No.	Creditor's Address and Account Number	Account Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
NP I	<i>Any Loan Ltd. Anywhere Street Anytown Anyshire AA1 IAA Account No. 12349876</i>	<i>£5,000</i>	<i>19/01/14</i>	<i>03/02/14</i>	<i>Agreed for 6 months</i>

Non-Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Account Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
NP 1					
NP 2					
NP 3					
NP 4					
NP 5					
NP 6					
NP 7					

Non-Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Account Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
NP 8					
NP 9					
NP 10					
NP 11					
NP 12					
NP 13					
NP 14					

Non-Priority Creditors: Check-List

No.	Creditor's Address and Account Number	Account Balance £	Financial Statement Date Sent	Offer Agreed Date	Miscellaneous Comments and Information
NP 15					
NP 16					
NP 17					
NP 18					
NP 19					
NP 20					
NP 21					

Step 4: Complete Your Personal Budget Sheet

When you have recorded details on the creditor checklist you will need to complete your personal budget sheet / Financial Statement.

You will need to put in details of your household (name & address etc) and all of your income / expenditure (guideline figures provided if appropriate).

It is essential that your Financial Statement clearly shows all income and outgoings (expenditure). You should include all income (salaries, wages, benefits, tax credits, pensions etc) however if you work overtime we would only advise that you include this if it is guaranteed.

You may wish to look into ways of increasing or maximising your income. For example, check your benefit and tax credit entitlement, contributions from other household members (board, etc.), renting rooms, other part-time jobs, etc.

Personal Budget Sheet / Financial Statement

Household Details

Name:

Partner's Name:

Address:

Number of people in my household: Adults

Children

Non-Dependant / Other

a) Income

Monthly

Wages / Salary £

Wages / Salary (Partner) £

Income Support / JSA £

Child Tax Credits £

Working Tax Credits £

Child Benefit £

Pension 1 £

Pension 2 £

DLA (Care) / PIP £

DLA (Mobility) / PIP £

Attendance Allowance £

Child Maintenance £

Non-Dependant Contributions £

Benefits / Other £

Total Income £

Example: To calculate monthly amounts:
 $(\text{weekly wage} \times 52) \div 12$
= monthly amount

Expenditure Guidelines (Monthly)

When you have entered all of your income details you will now need to work out your expenditure and include any arrears payments to your priority creditors.

If you enter expenditure figures above the CABmoney guidelines, your creditors may request information as to why.

Food / Housekeeping

Single Person	Up to £320 approx
Couple	Up to £545 approx
Each Child	Under 14 Up to £90, 14+ Up to £155

Care/Mobility Costs (eg. DLA & AA)

These benefits should normally be used for care and mobility costs

Electric, Gas, and Other Fuel

Usage

Clothing

Each person Up to £40 approx

Telephone

Up to £38 (single person), Up to £16 (add. adult)
Children under 14 (Up to £7 approx)
Children 14-18 (Up to £10 approx)

Travel / Car Costs / Petrol

Include all costs – petrol, repairs, tax, insurance, MOT, bus & train fares including school travel

Up to £85 (first adult) Up to £70 (additional adults)
Up to £28 (children under 14 yrs), Up to £50 (children aged 14-18 yrs)
Up to £180 (per vehicle)

Health Costs / Prescriptions

Include extra costs if you have special needs
eg: Diet & Bedding

Remember

Depending on your circumstances (eg. low/benefit income), your outgoings may be different from our guidelines and you may have extra expenses for emergencies, pets etc. Please take this into account. Don't leave yourself short, as this may lead to difficulties in the future

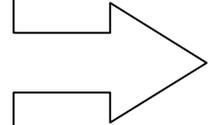
b) Outgoings

Monthly

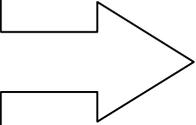
Example: To calculate monthly amounts:
 $(\text{weekly rent} \times 52) \div 12$
= monthly rent

Mortgage(s)	£	<input type="text"/>
Secured Loan(s)	£	<input type="text"/>
Rent	£	<input type="text"/>
Board / Lodgings	£	<input type="text"/>
Council Tax	£	<input type="text"/>
Food / Housekeeping	£	<input type="text"/>
DLA Care Costs / PIP	£	<input type="text"/>
DLA Mobility Costs / PIP	£	<input type="text"/>
Attendance Allowance Costs	£	<input type="text"/>
Electricity	£	<input type="text"/>
Gas	£	<input type="text"/>
Other Fuel	£	<input type="text"/>
Water	£	<input type="text"/>
TV Licence / Rental	£	<input type="text"/>
Hire Purchase / Conditional Loan	£	<input type="text"/>
Child Maintenance Payments	£	<input type="text"/>
Clothing / Footwear	£	<input type="text"/>
Telephones / Internet	£	<input type="text"/>
Travel / Car Costs / Petrol	£	<input type="text"/>
School Meals	£	<input type="text"/>
Insurances	£	<input type="text"/>
Health Costs / Prescriptions	£	<input type="text"/>
Childminding	£	<input type="text"/>
.....	£	<input type="text"/>
Total Outgoings	£	<input type="text"/>

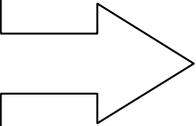
Copy in the same
order as set out on
your Priority Creditor
Check List
(if any)



Copy in the same
order as set out on
your Non-Priority
Creditor Check List



Refer to “Calculating
and Making Offers to
Non-Priorities” section



f) Non-Priority Debts (Copy these from your checklist)

	Balance Owed	Monthly Offer
_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
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_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
_____	£ <input type="text"/>	£ <input type="text"/>
Totals	£ <input type="text"/>	£ <input type="text"/>

This is an accurate record of my financial position at (date)

Signed _____

Step 5: Calculating & Making Offers To Non-Priorities

Once you have completed and agreed your income and expenditure form including payments to your priority creditors you will then be in a position to calculate the amount available (if any) for your non-priority creditors. (This can also be calculated automatically using the CABmoney DMP online).

This calculation will be based on any surplus income available (if any) after your total expenditure is taken away from your total income. If you have any surplus or disposable income available you will then be in a position to make a pro-rata offer to your non-priority creditors. This basically means that your surplus income is divided proportionately between creditors.

Example:

If you owe a total of £10,000 to 5 different creditors, and you have £100 per month surplus income. You will now have to calculate pro-rata payments to non-priority creditors using the following formula.

Debt to creditor divided by total debt times total surplus = offer to creditor

Examples below

Creditor	Debt	Monthly Offer	Calculation
Any Loan Ltd	£5,000	*£50	Any Loan Ltd £5,000 divided by £10,000 (total debt) multiplied by £100 (surplus) = *£50 offer
Any Card Ltd	£2,000	£20	
Catalogue Ltd	£1,500	£15	
Any Finance	£1,000	£10	
Any Cards	£500	£5	

The above is just an example. You may have fewer or many more non priority creditors and would therefore need to repeat this calculation depending on the number of creditors.

If you do not have any disposable income (this is often the case) we would advise you make monthly token offers (possibly £1) to your non-priority creditors as this would show goodwill. In some circumstances it may be worth asking creditors to write off your debts (token offer and write off letters included). If you require further advice on token offers or write offs please contact the Bureau.

Notifying Non-Priority Creditors Of Your Offer

Check your figures again and if satisfied you should then send offer letters along with an attached signed copy of your Financial Statement to all your non-priority creditors for their consideration.

When you have printed your Financial Statement, compare the offer amounts to your old statement as issued by your Debt Management Plan provider. If your circumstances have changed resulting in offers now being higher or lower, you can show this and the reasons why in your letter.

There may be a number of reasons why your Financial Statement may differ in some way to your previous Debt Management Plan (examples below).

- reduced income due to job loss
- cut in working hours
- relationship breakdown resulting in lower overall income
- general rise in living / travel costs
- the pro-rata payment offer calculation is different to my previous DMP provider
- increase in income
- increase due to no longer paying Debt Management Company fees and charges
- health issues resulting in reduction income
- creditor balances different percentages compared to the original DMP due to interest and charges
- others (you will need to explain)

Please note - the CABmoney Debt Management Plan system uses a standard industry-wide accepted pro-rata calculation procedure. There may be other debt management plan providers who may use a different calculation procedure and therefore your offers to individual creditors may not be exactly the same as the previous ones.

If your previous DMP was self-administered and your circumstances have not changed (ie: your offers are the same as before) then you do not need to send this letter and can continue to step 7.

Pro-Rata Offer Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir/Madam

OR

Previously, I/we have been using a Debt Management Plan through (Ref No:) I/we am writing to inform you that I am / we are now managing my/our own debts.
As you are aware, I have been administering my own Debt Management Plan. I am now using the CABmoney online DMP system to assist me with the continuation of my DMP.

With the assistance of Citizens Advice Bureau, I/we now enclose a Financial Statement for myself/ourselves giving full details of my situation.

I/We offer to make payments of £..... each month based on an equitable distribution of available income. Whilst I/we appreciate that this offer is small, I/we feel it is the only realistic one in the circumstances.

OR

My offer of payment remains the same as my current/previous arrangement with you.
Unfortunately, compared to my previous Debt Management Plan arrangement, my offer of payment has reduced due to
I am pleased to inform you that compared to my previous Debt Management Plan arrangement, my offer of payment has increased due to

I/We would also ask that you agree/continue to suspend interest on this account to enable me/us to make some inroad into the debt.

I/We will continue to make and maintain payments as outlined above

In order to assist me/us in making payments, please could you forward me/us a payment book, giro credit slips, or standing order mandate details if applicable?

Your patience and co-operation in this matter is greatly appreciated and I/we look forward to your acceptance of this proposal.

I/We will contact you immediately if there is any change in my/our circumstances.

Yours faithfully

.....

Token Offer Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir/Madam

OR

Previously, I/we have been using a Debt Management Plan through (Ref No:) I/we am writing to inform you that I am / we are now managing my/our own debts.
As you are aware, I have been administering my own Debt Management Plan. I am now using the CABmoney online DMP system to assist me with the continuation of my DMP.

With the assistance of Citizens Advice Bureau, I/we now enclose a Financial Statement for myself/ourselves giving full details of my situation.

As you can see from this I am / we are struggling to manage my/our priority commitments. I/We would like to ask if you would agree to accept token offers of payment of £..... per month until my/our situation improves. Whilst I/we appreciate that this offer is small, I/we feel it is the only realistic one in the circumstances.

OR

My offer of payment remains the same as my current/previous arrangement with you.
Unfortunately, compared to my previous Debt Management Plan arrangement, my offer of payment has reduced due to
I am pleased to inform you that compared to my previous Debt Management Plan arrangement, my offer of payment has increased due to

I/We would also ask that you agree/continue to suspend interest on this account to enable me/us to make some inroad into the debt.

I/We will continue to make and maintain payments as outlined above

In order to assist me/us in making payments, please could you forward me/us a payment book, giro credit slips, or standing order mandate details if applicable?

Your patience and co-operation in this matter is greatly appreciated and I/we look forward to your acceptance of this proposal.

I/We will contact you immediately if there is any change in my/our circumstances.

Yours faithfully

.....

Step 6: Record creditor responses



You need to maintain payments to your creditors on the dates as set with your previous Debt Management Plan provider (this is to prevent any break in payments with your creditors occurring)

When a creditor confirms acceptance of your payment offer and new arrangement by the self-administering method you should continue to make and maintain payments as agreed and record the date of acceptance below.

If a creditor does not accept your offer or does not respond within 21 days you should continue to make and maintain payments on the set dates as detailed on your previous Debt Management Plan.

Step 7: Making Payments & Following Up Offers



You need to continue with making & maintaining payments to your creditors on the dates already set with your previous Debt Management Plan provider both while and after transferring over to using the CABmoney Self help system

Some creditors may reject your offers and pass accounts around internal departments and external collection agencies. Where this happens don't panic, just send a copy of your Financial Statement and follow up offer letter (blank template provided) on to whichever department or collection agency takes over your account and payment if possible.

Please note: some departments and collection agencies may persist in making calls and unrealistic demands, however you should stick to your offers. There are OFT debt collection guidelines and harassment laws in place for your protection (see below for further information on these)

Office of Fair Trading (OFT) Debt collection guidelines

There are guidelines in place for debt collection / debt management plans that creditors and collection agencies should follow these were revised by the OFT in October 2011 (see sample OFT guideline excerpts below)

- failing to allow for alternative, affordable, repayment amounts when a reasonable proposal is made by a debtor or a third party representative acting on his behalf (for example, a debt adviser)
- not having appropriate regard to the principles of the Common Financial Statement
- refusing to engage, appropriately or at all, with a third party representative, such as a debt adviser at a free sector centre or a debt management business or with a debtor developing his own payment plan, unless there is an objectively justifiable reason for doing so

Harassment by Creditors

If you feel that a creditor or collection agency is not dealing with your account fairly or harassing you then there are guidelines and laws in place

Complaints

If you have any problems with creditors & collection agencies, feel that you are not being treated fair, guidelines are not being followed, then there are procedures and agencies by which and to which to complain (see below)

Office of Fair Trading

0845 722 4499

www.oft.gov.uk

Financial Ombudsman

0845 080 1800

www.financial-ombudsman.org.uk

Lending Standards Board

0207 012 0085

www.lendingstandardsboard.org.uk

Follow up Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir or Madam,

With the assistance of CAB, I have been corresponding with you for some time now with regard to debt management.

I recently sent you a copy of my Financial Statement and a payment offer letter (copies attached)

You appear to have rejected / not responded to the offer of payment.

The offer set out in the Financial Statement is all I can realistically afford under my current financial circumstances.

As a gesture of goodwill I have decided to commence payments of £..... per month as set out on the Financial Statement.

Information on the OFT guidelines on debt collection is available on the NEDCAB website.

Your patience and co-operation is appreciated and I look forward to confirmation that this offer has been accepted.

Yours faithfully

.....

Further Facilities / Stages / Standard Letters

Creditor payment reviews

Creditors usually agree payment plans for set periods for example 3, 6 or even 12 months then ask for a review of your financial circumstances. If a creditor asks for a review you could try contacting them by telephone or / and send an up to date Financial Statement attached along with a review letter (blank template provided)

Change in circumstances

If your circumstances deteriorate or indeed improve (temporary or long term) you should draft a revised Financial Statement showing your re-calculations / reduced / improved offers. You should then send your amended Financial Statement and offer letter (change in circumstances blank template letters provided).

Asking creditors to write off your debts

In certain circumstances & situations creditors may be prepared to consider writing off your debts.

Your creditors will usually only agree to write off your debt in exceptional circumstances such as:

- Low income and particularly circumstances that are likely to improve long term
- Long term serious health problems
- Age issues

You will usually need to show genuine details proof of your circumstances /situation, for example medical evidence, before creditors will seriously consider agreeing to a debt write off.

If and where creditors do agree to write off your debts then it is good practice to request written evidence from them.

Deteriorated Circumstances Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir or Madam,

With the assistance of CAB, I have been corresponding with you for some time with regard to debt management.

Unfortunately my circumstances have changed due to, leaving less money available for my creditors.

Please find enclosed an amended Financial Statement showing the current position.

I would ask that you accept the reduced offer of £..... each month.

I will commence payments as outlined on the amended financial statement.

If my situation improves I will review my Financial Statement again and increase my offer of payment.

I thank you for your continued support in this matter.

Yours faithfully

.....

Improved Circumstances Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir or Madam,

With the assistance of CAB, I have been corresponding with you for some time with regard to debt management.

My financial circumstances have improved which has led to an increase in disposable income available for creditors.

Please find enclosed an amended Financial Statement showing the current position.

I would ask that you accept the improved offer of £..... each month.

I will commence payments as outlined on the amended financial statement.

I thank you for your continued support in this matter.

Yours faithfully

.....

Review Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir or Madam,

With the assistance of CAB, I have been corresponding with you for some time.

With regards to reviewing my circumstances, please find enclosed my latest financial statement showing the current position.

I would ask that you accept the current offer of £..... each month.

I will commence/continue payments as outlined on the financial statement.

I thank you for your continued support in this matter.

Yours faithfully

.....

Write Off Letter

Your name and address

Date

Creditor's name and address

My/Our Ref: CABMONEY/ADM/.....

Account number:

Dear Sir or Madam,

With the assistance of CAB, I now enclose a financial statement giving full details of my situation.

As you can see, after essential expenditure, there is no available income to make repayments towards this account/debt.

My situation is not likely to change due

In these circumstances, I would like to ask you to write off the debt completely. While I realise that this is unsatisfactory, I feel it is the most practical course of action at this time.

However, if you feel it is impossible to clear the debt in its entirety, I could offer no more than a token payment of £..... per month.

Yours faithfully

.....

USEFUL CONTACTS

Age Concern	0800 00 99 66	www.ageuk.org.uk
Business Debtline	0800 197 6026	www.bdl.org.uk
Callcredit	0870 060 1414	www.callcredit.co.uk
Equifax	08700 100 583	www.equifax.co.uk
Experian	0870 241 6212	www.experian.co.uk
Financial Services Authority (FSA)	0845 606 1234	www.fsa.gov.uk
Financial Ombudsman Service	0845 080 1800	www.financial-ombudsman.org.uk
Her Majesty's Courts Service	0845 456 8770	www.hmcourts-service.gov.uk
Insolvency Service	0845 602 9848	www.insolvency.gov.uk
Local Government Ombudsman	0845 602 1983	www.lgo.org.uk
National Debtline	0808 808 4000	www.nationaldebtline.co.uk
Office of Fair Trading (OFT)	0845 722 4499	www.oft.gov.uk
Royal British Legion	08457 725 725	www.britishlegion.org.uk
Shelter Free Housing Advice Helpline	0808 800 4444	www.shelter.org.uk
StepChange (CCCS)	0800 138 1111	www.cccs.co.uk
Taxaid	0845 120 3779	www.taxaid.org.uk