

# Financial Review

Client name		Date completed	
Casebook ref		Adviser initials	

In order to produce a financial statement for you we need to have the following:	Required	Provided
<b>Identity verification</b> - adviser to list specific document required:		
<b>Bank statements</b> - for the last 3 months for <b>ALL</b> your accounts		
<b>Wage slips</b> - for the last 3 months		
<b>Benefit letters</b> - bring the latest benefit letters for <b>ALL</b> the benefits you receive including Income Support/Pension Credit/JSA/ESA/Housing Benefit/Council Tax Support/DLA/PIP/Tax Credits/Child Benefit/Universal Credit and any other benefits		
<b>Council tax bill</b>		
<b>Housing association rent statement</b>		
<b>Details of mortgage</b>		
<b>Utility Bills</b> - latest statements - gas/electricity/water		
<b>Telephone</b> - details of telephone bills		
<b>Debts</b> - details of <b>ALL</b> of your debts - copies of credit card/bank/loans etc		

**It is really important that we have a complete picture of your financial situation. This means we need to know about all of your debts and all of your income.**

**For Citizens Advice use only:**

Verification of ALL income and main expenditure e.g. rent/mort/CT/utility bills/court fine			
eg Housing Benefit eg Council Tax	Amount	Frequency (w/4w/m/a)	HB calculation letter dated 17/08/2019 Checked gov.uk CT website/CT bill for 2019/20



# Income

<b>Earnings &amp; income</b>	<b>Weekly</b>	<b>Monthly</b>
Your take home pay		
Partner's take home pay		
Other earnings (including self-employment after tax and expenses)		
<b>Total:</b>		
<b>Other income</b>		
Maintenance/child support		
Student loans & grants		
Other income e.g. lodgers, family member contributions, share dividends, savings interest		
<b>Total:</b>		
<b>Benefits and tax credits</b> (tick which apply)		
<input type="checkbox"/> Universal Credit		
<input type="checkbox"/> Jobseekers Allowance (JSA)		
<input type="checkbox"/> Income Support (IS)		
<input type="checkbox"/> Working Tax Credit		
<input type="checkbox"/> Child Tax Credit		
<input type="checkbox"/> Child Benefit		
<input type="checkbox"/> Employment & Support Allowance (ESA)		
<input type="checkbox"/> DLA/PIP/Attendance Allowance		
<input type="checkbox"/> Carer's Allowance		
<input type="checkbox"/> Housing Benefit		
<input type="checkbox"/> Council Tax Support		
<input type="checkbox"/> Other benefits (maternity, sick pay)		
<b>Total:</b>		
<b>Pensions</b>		
State Pension		
Private or Occupational Pension		
Pension Credits		
Other		
<b>Total:</b>		
<b>Assets</b>		
Car - value		
Savings		
Other (eg shares)		
<b>Total:</b>		

**Notes:**

# Expenditure

<b>Home &amp; contents</b>	<b>Weekly</b>	<b>Monthly</b>
Rent		
Ground rent & service charges		
Mortgage payments		
Mortgage endowment/insurance		
Secured loans		
Council Tax		
Appliance/furniture rental/HP		
TV licence		
Other fixed costs		
<b>Total:</b>		
<b>Utilities</b>		
Gas (or combined fuel bills)		
Electricity		
Other costs (coal, oil etc)		
<b>Total:</b>		
<b>Water</b>		
Water supply	<b>Total:</b>	
<b>Care &amp; health Costs</b>		
Childcare costs		
Adult care costs		
Child maintenance		
Prescriptions & medicines		
Dentistry & opticians		
Other care & health costs		
<b>Total:</b>		
<b>Travel &amp; transport</b>		
Public transport (for school/work)		
HP payments for car		
Car Insurance		
Road Tax		
Servicing/MOT/Repairs		
Breakdown cover		
Fuel, parking, toll charges		
Other costs (including taxis)		
<b>Total:</b>		
<b>School costs</b>		
School uniforms		
After school clubs, school trips		
Other school costs		
<b>Total:</b>		
<b>Pensions &amp; insurance</b>		
Personal Pension payments		
Life Insurance		
Mortgage payment protection		
Buildings & contents insurance		
<b>Total:</b>		

<b>Professional costs</b>	<b>Weekly</b>	<b>Monthly</b>
Professional courses		
Union fees		
Professional fees		
Other professional costs		
<b>Total:</b>		
<b>Other essential costs</b>		
Court fines		
Other		
<b>Total:</b>		
<b>Communications &amp; leisure</b>		
Home phone/internet/TV/films		
Streaming service subscriptions		
Mobile phone		
Hobbies/leisure/sport/eating out		
Gym membership		
Gifts (birthday, xmas, festivals)		
Pocket money		
Newspapers/magazines/postage		
Other costs		
<b>Total:</b>		
<b>Food &amp; housekeeping</b>		
Groceries/pet food/cleaning		
Baby items, including nappies		
School meals and meals at work		
Laundry & dry cleaning		
Alcohol		
Smoking products		
Vet bills & pet insurance		
House repairs & maintenance		
Other costs		
<b>Total:</b>		
<b>Personal costs</b>		
Clothing & footwear		
Hairdressing		
Toiletries		
Other personal costs		
<b>Total:</b>		
<b>Regular Savings</b>		
(£20 maximum)		
<b>Debt Management Fees</b>		

# Creditors

Name:		Date:	Office use:
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:

\*Complete debt category as shown below:

- Bank loan/overdraft
- Community charge
- Gas bill
- Personal loan
- Store credit
- Benefit overpayment
- Council tax
- Hire purchase
- Rent
- Tax
- Business
- Credit card
- Maintenance
- Satellite TV
- Telephone
- Water rates
- Cable TV
- Electricity
- Mortgage
- Secured loan
- Catalogue
- Fines
- Social fund
- Other

# Creditors

Name:		Date:	Office use:
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:
Name:		Date:	
Address:			
Town/City:		County:	Office use:
Postcode:		Phone no:	
*Debt category:		Account no:	
Amount outstanding:		£	Office use:

\*Complete debt category as shown below:

- |                       |                       |                |                |               |
|-----------------------|-----------------------|----------------|----------------|---------------|
| • Bank loan/overdraft | • Benefit overpayment | • Business     | • Water rates  | • Catalogue   |
| • Community charge    | • Council tax         | • Credit card  | • Cable TV     | • Fines       |
| • Gas bill            | • Hire purchase       | • Maintenance  | • Electricity  | • Social fund |
| • Personal loan       | • Rent                | • Satellite TV | • Mortgage     | • Other       |
| • Store credit        | • Tax                 | • Telephone    | • Secured loan |               |

# Client agreement

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## Citizens Advice Esher & District will provide you with:

- **Confidential advice.** We will not tell anyone about your case and will not pass on anything from our records to anyone outside the Citizens Advice service without your permission, unless we are required to do so by law or it is the right and necessary thing to do. Our records are subject to quality checks. We will respect your data protection rights for any information you provide to us. Please ask to see our Privacy Policy if you would like to know more.
- **Follow-up work.** Any follow up work will be agreed between your adviser and you. This may include, with your permission, negotiating on your behalf with other organisations by letter or phone. We will discuss any offer with you before accepting it, unless you have specifically told us what to do.
- **A complaints procedure,** if you are not satisfied with the service we have provided. If you wish to complain, please see the section "Do you have a complaint about Citizens Advice?" which explains how to make a complaint.

We cannot guarantee to take on all cases, even if someone is already a client.

## In return, we expect you to:

- Keep appointments you have made with us or let us know in advance if you can't make it.
- Inform us of any changes in your circumstances which may be relevant to your case. Examples of relevant changes are change of address, birth of a child, additional income.
- Bring in all the papers relevant to your case which your adviser asks for. This includes notification of court or tribunal dates etc.
- Provide written evidence of your income, debts or other financial matters where appropriate. Your adviser will let you know what is needed.
- Be honest with us about the circumstances of your case, for instance by telling us about all your debts and income or what led up to your being asked to leave your employment.
- Always treat our staff and volunteers with dignity and respect.

We reserve the right to stop advising you if you do not follow the expectations listed above.

# Do you have a complaint about Citizens Advice?

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## Tell us if we've let you down

We want everyone who uses Citizens Advice's services to be happy. If you're not, we want to know why. We'll always try to put things right, but if we can't, knowing where we've gone wrong will help us to do better in the future.

If you make a complaint, we'll still try to advise you. However, if we can't, we'll try to find another adviser or organisation to help you.

## Ask us to informally resolve the problem

If you're unhappy with the service you've received from us or the way we've treated you, ask to speak to a Manager. It's important that we know what we've done wrong as soon as it's happened so that we can try to put it right. If the Manager can't put it right or you're still unhappy, you can make a formal complaint about us.

However, you don't have to talk to us first to make a formal complaint.

## Making a formal complaint about us

There are several ways you can make a formal complaint. You can either send a letter to our Chief Officer or the Chair of the Trustees explaining what's happened, or you can give details of your complaint to Citizens Advice's Client Services team. When they receive your complaint, they'll send it to us to investigate.

Once we've got your complaint, we might talk to you informally about it instead of starting the formal complaints process. This may be quicker and less stressful.

However, we may decide to formally investigate your complaint without speaking to you.

Your complaint will be investigated by someone who isn't involved with it, usually a manager or our Chief Officer. The Chair of the Trustees will send you a formal response once it's been investigated, usually within 8 weeks of us receiving your complaint. If it's going to take longer, we'll let you know why.

If we uphold your complaint, we'll say sorry for what we've done wrong and will let you know what we'll do to put things right.

## Review by national Citizens Advice

If you're unhappy with our response or the outcome to your complaint, you can ask for our decision to be reviewed. To do so, you must contact Citizens Advice's Client Services team within 4 weeks of receiving our formal response. You need to explain to the Client Services team why you're unhappy with our formal response.

The Client Services team will review the complaint on behalf of national Citizens Advice's Chief Executive. The review checks that we properly investigated your complaint, we responded to all of your issues and our reply was fair and reasonable. Their review is not a reinvestigation of your complaint.

## Review by an independent adjudicator

If you're unhappy with national Citizens Advice's review, you can ask for your complaint to be reviewed by an independent adjudicator. This is someone

from outside Citizens Advice who will decide whether your complaint was dealt with fairly.

If you want an independent adjudicator review, you must contact the Client Services team within 4 weeks of receiving your review and explain to them the reasons why you're unhappy with the review.

The independent adjudicator's decision is final and is the last stage of the complaints process.

## Advice about debt or your credit record

If we gave you debt or credit card advice, you can complain about us to the Financial Ombudsman Service. However, you can only do this once we've let you have a formal response to your complaint or if we don't respond to you within 8 weeks of receiving it. Alternatively, you can ask the Client Services team to review your complaint after we've sent you our formal response.

## Immigration advice

If we gave you immigration advice, you can complain about us to the Office of the Immigration Services Commissioner (OISC). You should complain to the OISC within 12 months of receiving our advice.

You can make a complaint to the OISC at any stage of the complaints process.

All contact details are shown below.

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## Who to contact if you want to complain

### Citizens Advice Esher & District:

Address your letter to The Chief Officer or the Chair of the Trustees at the address below:

Citizens Advice Esher & District  
Civic Centre  
High Street  
Esher  
KT10 9SD

### Citizens Advice's Client Services team:

Phone: 03000 231 900

E-mail: [feedback@citizensadvice.org.uk](mailto:feedback@citizensadvice.org.uk)

More information about making a complaint about Citizens Advice can be found on our website here:

[citizensadvice.org.uk/feedback](https://citizensadvice.org.uk/feedback)

### Financial Ombudsman Service

You can complain online at:

[financial-ombudsman.org.uk/contact-us/complain-online](https://financial-ombudsman.org.uk/contact-us/complain-online)

Phone: 0800 023 4567

Email:

[complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

### Office of the Immigration Services Commissioner (OISC)

Details about how to complain can be found on their website at:

[gov.uk/find-an-immigration-adviser/complain-about-an-adviser](https://gov.uk/find-an-immigration-adviser/complain-about-an-adviser)

Phone: 0345 000 0046

E-mail: [complaints@oisc.gov.uk](mailto:complaints@oisc.gov.uk)

[citizensadvice.org.uk](https://citizensadvice.org.uk)



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