

## More about Debt Options

When we have completed the CIA with you, the outcome may be one of the following:

- Referral to the MASDAP contact centre where an adviser will discuss your debt options over the phone
- Attending one of our Debt Options Workshops
- A fixed length appointment with an experienced adviser

Your options will depend on your circumstances, but could include:

- Negotiating with creditors
- Debt Management Plan (DMP)
- Debt Relief Order (DRO)
- Bankruptcy
- Administration Order (AO)
- Individual Voluntary Arrangement (IVA)



## Debt Workshops

We offer Debt Options workshops in a group environment where you will be taken through the debt advice process. Before the session you will be sent information by post, including a personal budget sheet, to complete.

By the end of the session you will have a better idea of what option is suitable for you and how in the long term you can become debt free through support from a qualified debt adviser. They will help you with the skills and tools and templates you need.

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# Can I get debt advice?



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Port Talbot  
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Port Talbot**

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## Debt advice Process

When we give debt advice we have to follow a systematic approach specific to your situation to ensure consistency. We will:

- Explore your situation and get as much information from you by doing a **Common Initial Assessment (CIA)**
- Prepare with you an income /expenditure sheet also known as a financial statement
- Help with maximising your income
- Help deal with debt emergencies
- Check liability and challenge debts
- Prioritise your debts and help deal with priority creditors
- Explore options to resolve your debts

A Common Initial Assessment (CIA) can be done quickly over the phone. This will help us to determine the best service for you.

## What Information do we need?

We will ask you to provide the following information, to assess your situation:

- details of your income - found on wage slips, benefit letters, tax credits, p60
- bank statements - latest copy
- details of all those that you owe money to and how much (including loans from family or friends)
- copy of original loan agreements
- copy of any court papers
- details of your household expenditure - how much you spend on food, transport, phone and energy bills etc
- copy of the latest correspondence you have received - e.g. letters from bailiffs.



## Common Initial Assessment (CIA)

**If you attend the face to face drop session:**

Monday	9am – 12.00pm
Tuesday	9am – 12.00pm
Wednesday	9am – 12.00pm
Thursday	9am – 12.00pm
Friday	9am – 12.00pm

We will carry out an initial check. If you ask us about debt advice, we will ask you to complete a client registration form and book you time for an adviser to call you back within 24hrs to do a CIA with you



**If you contact us by telephone:**

Monday	9am – 3.00pm
Tuesday	9am – 3.00pm
Wednesday	9am – 12pm
Thursday	9am – 3.00pm
Friday	9am – 3.00pm

You can contact us on 01792 474882 and we will go through the CIA with you. They will then let you know which service you will be booked into to get debt advice options.