The Debt Advice Interview
Everything you need to know.
When you decide to contact a debt adviser, they will arrange an appointment for you to come and see them. You should let them know at this stage if you have any special requirements so they can meet your needs. Also, let them know how and when it is best for them to contact you.

To get the best from your appointment, it is important that you are prepared and have as much relevant information with you as possible.

Don’t worry if you cannot find or do not have all the information to hand, it is important that you still attend your appointment.
The Debt Advice Interview

Everything you need to know.

The information you should try to bring to the interview with you is outlined below:

- All personal details, including full name address and contact telephone number
- All creditor details, including full addresses and account numbers - any letters from them you might have
- All details of debts owed to family and friends
- Details of all creditor action to-date, including any legal action
- Details of the people living in your house
- Employment status
- Income details - payslips or bank statement
- Benefit details - benefit award letters
- Any other income details, e.g. occupational pension, money from a lodger
- Your housing situation e.g. owner occupier, private tenant, council tenant, social housing etc
- If you own your house, the value and details of what is outstanding on your mortgage
- Household expenditure i.e. groceries, fuel, clothing, (for further help you can down load a budget planner from the leaflets section on www.debtaction-ni.net

To get the best from your appointment, it is important that you are prepared...
The debt adviser will try to help you manage your debts, by:

- assessing your income and looking at maximising it where possible
- identifying and dealing with any emergencies as a priority
- contacting ALL your creditors, (with your agreement), requesting that they consider stopping any further interest or charges being added and negotiate an agreed solution. (There is no obligation on creditors to do this)
- helping you complete your Financial Statement and, if necessary, review expenditure
- sharing your Financial Statement with ALL your creditors to make them aware of your overall financial situation
- keeping you up-to-date with progress through regular contact
- providing you with further advice and support in dealing with creditors if offers have been refused or legal action is threatened.
- assisting or representing you at Court, if needed.
For further help and advice including information on Debt Advisors in your area contact:

Debt Action Northern Ireland
www.debtaction-ni.net

All information is correct at the time of publication and may be subject to change.