



About Us:



And finally...

We hope that this leaflet has been helpful and please ask if you need any further information.

Obviously this is a stressful time for you and please be assured that we will help as best we can. We've helped a number of individuals and families since our launch in 2010 and we will always be open, honest and straight forward.

Ultimately, you are responsible for your debt and, whilst we will endeavour to support and advise, you will always be in control.

We'll help you to head in the right direction - but it is up to you to take the steps....

Money Facts...

This leaflet was developed by Rainbow Money in Scarborough, a debt support project working as part of The Rainbow Centre. For more information please go to www.therainbowcentre.org

Please Note.... this leaflet aims to provide helpful and accurate information. However this document is a guide only and we ask that you consult with a professional before making significant decisions about your finances.

Money Facts...

So what
happens next...?

A brief guide for new clients

Hi There...

Thank you for making an appointment to come and see us. This leaflet hopefully gives you some information about what you can expect when you come for your first appointment and how we will be able to help you and what you need to bring with you.

The first thing you need to know is that everything is totally confidential and nobody else will know anything about your situation without your prior consent. We will ask you to sign a letter of authorisation that will enable us to deal with the people you owe money to on your behalf and negotiate a solution for you.

How we can help?

We can offer support and impartial advice and guidance about your finances and debt and if there are issues that need dealing with that are outside of our remit of debt advice we will endeavour to refer you on to an appropriate organisation who can help you more effectively.

We cannot, however offer in depth benefits advice or offer on-going social support.

Also It is important to be aware that we cannot condone fraud or any kind of criminal activity and we do have a legal obligation to report criminal activity where it exists.

Our service is free and we never ask individuals for donations.

Your first meeting...

When you come for your first appointment it would be really helpful if you could bring as much paperwork as possible that relates to your debts, income and expenditure. We are used to opening post for clients and the more you bring the more able we are to get things sorted out quickly for you.

At this meeting We will take details of all your debts and any rent or council tax arrears, fines, gas or electricity arrears. We will also create a budget with you so that we can find out how much money you have to put towards your debts.

Remember to ask lots of questions and make sure that you understand what is going on.

Your New Budget...

A financial budget is a very important tool which must be an accurate reflection of your financial situation because all the negotiations and arrangements that need to be made will be based on it.

It can then be used to: -

- See how much money is coming into your household
- See how much money is going out
- Prioritise and Plan your future spending
- Work out offers to creditors and courts, which are realistic and you can achieve.



We will work with you to put together a budget that reflects your circumstances - highlighting priority debts such as mortgage and rent, power bills and any outstanding fines etc.

We will help you to negotiate with your creditors regarding repayments etc. to see if they are willing to agree new repayment terms.

Things to remember...

- Correspondence from creditors should not be ignored. Please keep us informed of any letters, particularly from courts.
- Collection Agencies may still make contact with you.
- You must be honest with us at all times. We cannot help you effectively if we don't have the complete picture.
- Once a budget is agreed you must keep it up.