

# Debt Advice Client Fact Find

This form is a checklist to assist you during the Debt Advice Interview with the client. You can either use it just as a checklist with your notes being recorded elsewhere e.g. directly in the Debt Advice Case Record or you can make notes in the space provided alongside the checklist and refer to them when you come to write up the Debt Advice Case Record or Confirmation of Advice Letter – a copy of the completed checklist should be attached to the Case File.

<b>File Preliminaries:</b>
<b>Background Information:</b>
New or returning client
Housing tenure, household status, number of bedrooms
Details of housing tenure, household status, employment and immigration status
Health, disability or other vulnerability issues
Presenting issue
Any other issues
Returning client: What has happened since last contact?
Any other issues
<b>Reasons for financial difficulty</b>
Reasons for financial difficulty and whether temporary
Any known or potential changes of circumstances
<b>What the client wants</b>
What the client wants to achieve



**Money & Pensions Service**



**advice** UK

# Debt Advice Client Fact Find continued

<b>File Preliminaries:</b>
<b>Urgent issues:</b>
Emergencies e.g. Disconnection, enforcement agents, eviction, repossession of essential goods, committal action
Key dates/deadlines e.g. for response to court action
<b>Income details:</b>
Wages/Self-employed earnings/ Benefits/Tax Credits/Pensions/Other
Contributions from other household members
Any pending benefit claims
Any outstanding redundancy payments
Any recovery by deductions e.g. AEOs
<b>Assets/Savings:</b>
Equity in home
Vehicles (are these subject to HP/conditional sale)
Access to pension pot(s) (clients aged 55 or over)
Compensation claims
Lump sums of back-dated benefit awards
Other

# Debt Advice Client Fact Find continued

<b>File Preliminaries:</b>
<b>Priority debts:</b>
Business/personal
How the debt accrued
Which goods/services are essential to this client
Joint and several liability
Status: actions taken by creditor/client so far
<b>Non-priority debts:</b>
Business/personal
How the debt accrued
Joint and several liability
Status: actions taken by creditor/client so far

# Debt Advice Client Fact Find continued

ADVICE	
General: includes	(If standard information leaflet shared, please indicate)
Difference between priority/non-priority debts explained (where relevant)	
Which debts are priority and which are non-priority to include creditor recovery options/enforcement powers e.g.	
<ul style="list-style-type: none"> <li>• Council tax enforcement powers explained</li> <li>• Magistrates courts powers explained</li> <li>• Enforcement agents (Bailiffs)/HCEOs/ County Court Bailiffs powers explained</li> <li>• County Court procedure explained</li> </ul>	
Liability:	
Time limits	
Key dates	
Possible defences e.g. debt statute barred	
Possible breaches of e.g. CONC, Lending Code	
Potential remedy	
Income Maximisation:	
Benefits/Tax Credits checked	
Tax code checked	
Child maintenance	
Contributions from other household members	
Rent a room/property/garage/car parking space	

# Debt Advice Client Fact Find continued

ADVICE
Tariff discount schemes, e.g. Warm Home Discount, including switching
Trust funds
Charities
Discretionary Housing Payment
PPI
Fin Cap
Any non-essential assets
Any need to change bank account
Financial Statement:
I/E sheet completed
Accurate and realistic
Variable income averaged
Trigger figures checked
Any expenditure items missing
Any expenditure particularly high/low
Verification: income and expenditure

# Debt Advice Client Fact Find continued

EXPLORATION OF OPTIONS	
Priority debts:	For each option, briefly indicate why suitable/unsuitable for client
Payment arrangement	
Variation (rent/mortgage possession/ return of goods orders)	
Moratorium	
Remission/write off	
Include in formal debt solution	
Realising assets	
Trust funds	
Charities	
Complaint/challenge	
Impact of solution on credit-rating (where relevant)	
Acknowledge that creditors are under no obligation to freeze/reduce interest/charges (where relevant)	

# Debt Advice Client Fact Find continued

EXPLORATION OF OPTIONS
Non-priority debts:
Pro rata payments
Token payments
Moratorium/Nil offer (request freeze of any interest/charges)
Variation of county court judgment
Time order
DMP
Full and final settlement
Write off
Include in formal debt solution
Doing nothing
Complaint/challenge
Realising assets
Voluntary charge
Debt consolidation
Customer assistance funds or other charitable payments
Impact of solution on credit-rating (where relevant)
Acknowledge that creditors are under no obligation to freeze/reduce interest/charges (where relevant)

# Debt Advice Client Fact Find continued

## EXPLORATION OF OPTIONS

<b>Formal debt solutions:</b>
Administration Order
Bankruptcy
Debt Relief Order
Individual Voluntary Arrangement
Raising Bankruptcy/DRO fees

## AGREED ACTIONS

<b>Creditor contact(s)</b> during interview (where appropriate):
<b>Adviser actions:</b> Explain which of the available options are most suitable for the client (see CONC 8.3.7(1) and CONC 8.3.2(3)) Agree respective roles of client and adviser Ensure client understands self-help (where relevant) CoA letter/Relevant leaflets
<b>Client actions:</b> Payment methods Self-help Advise change of circumstances (where relevant)

Next file review date:

