

More about Debt Options

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

- Referral to a 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 either over the telephone or face to face

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)**

*Court or Insolvency Service fees apply to these options

** We would refer you to an Insolvency Practitioner for this

Budgeting and 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. Alternatively you can book on one of our Making your Money go Further workshop before the Debt Options Workshop.

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.

Citizens Advice Swansea Neath Port Talbot
Charity registration number 518825
Company limited by guarantee registered number 1702827
England Registered office:
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Authorised and regulated by the financial Conduct authority No 617762

Can I get debt advice?



**Abertawe Castell-Nedd
Port Talbot
Swansea Neath
Port Talbot**

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 carry out initial assessment of your needs known as the **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

We offer free, confidential, independent and impartial advice.

We don't judge, we won't tell and we don't charge

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 **0300 3309 082** 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.