

Income and Expenditure form

INCOME	AMOUNT	EXPENDITURE	AMOUNT
Wages		Rent/Mortgage	
Benefits		Rent/Mortgage Arrears	
Pension		Council Tax	
Tax Credits		Council Tax Arrears	
Housing Benefit		Water Rates	
Council Tax Benefit		Gas	
Child Support		Electricity	
Other		Housekeeping	
		Travelling Expenses	
		Life Insurance	
		Telephone	
		TV Subscription	
		TV Licence	
		Children's Activities	
		School Uniforms	
TOTAL INCOME			
TOTAL EXPENDITURE			
TOTAL DEBT			
AVAILABLE INCOME			



HOUSING SERVICES



Debt Advice

Different formats

This information is available on request in a different language, in large print, audio tape/cd or in Braille call 433 2735.



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This leaflet gives you more information about the advice that you can get if you are in debt.

Residents of Gateshead can access free and confidential independent debt advice. Thousands of people each year are finding it more difficult to manage their debts and some are losing their homes because of this. If you are one of the increasing number of people in this situation help is at hand.

Where do I go if I need help with my debts?

Gateshead Council has a Debt Advice team based in the Civic Centre, Regent Street, Gateshead, NE8 1HH, and they can be contacted on 0191 433 3994 or 0191 433 2642 and by fax on 0191 477 8373, or by email on HousingAdvice@gateshead.gov.uk

Clients of the North East Council for Addictions can be referred by their support worker to Gateshead Council's Debt Advice surgeries at:

- In 2 Change, Jackson Street, Gateshead
- Oasis Project, High Street, Gateshead

If you have difficulty getting to one of our offices we may be able to offer you a home visit to discuss your situation.

Who is this service for?

This service is free to all residents of Gateshead (Council Tenants, Owner Occupiers and Private Sector Tenants).

What can the Debt Advice service do for me?

If you are in danger of losing your home we will work together and try to prevent this by:

- Contacting your creditors and negotiating your payments.
- Helping you to plan and budget your expenditure.
- Benefits assessment – Lots of people are in debt because they don't receive all the money they are entitled to, we will look at your situation and advise if you are not getting your full entitlement.
- If you are a homeowner, through our partner agencies we may be able to switch you to a more affordable mortgage or extend the term of your mortgage.
- If you are already with a debt management company you may be paying fees that could be going to your creditors, we can advise on free debt management.
- If you have received a county court letter we will advise you how to respond to this.

Remember, our services are **free and confidential**.

Is there anything I can do myself?

- Don't ignore the problem. It won't go away and the longer you leave it the worse it gets.
- Think carefully before borrowing money to pay off your debts. If you are a homeowner this kind of borrowing could result in the loss of your home.
- If you have lost your job or are off sick check whether payments are covered by insurance.
- Tackle priority debts first e.g. rent, mortgage, gas, electricity.
- Always respond to court papers urgently and keep copies of all correspondence.

To enable us to help you please complete the income and expenditure form on the back of this leaflet.

Don't worry if you cannot fill in all of the boxes, that's what we are here for.

All information you supply to us will be treated as private and confidential.