

# Student Support & Advice



## DEBT PACK FORM

Please complete all relevant sections



Please complete

Student  
Support &  
Advice

Title:	
Name:	
Student ID:	
Appointment: (For office use only)	

In order for us to help you, we will need you to complete the following form as accurately as possible. Once completed, please email the form to the Advice Service at: [advice@lincoln.ac.uk](mailto:advice@lincoln.ac.uk)

**Please note** that you will also need to provide **ALL** supporting documents relating to your case.

Please see the attached list on page

## Important - please read

The Advice Service is a confidential service. We keep confidential records of the advice given to every client, on paper and on a computer-based recording system.

When you contact us we will access and record the information about yourself that you have already provided to the University. This includes information about your race, religion, gender, sexual orientation and disabilities.

The University does not have access to the Advice Service information about you. We provide statistical information only to the University for monitoring purposes.

We will record, store and process the information we have about you and make it available for external audit.

We will keep your record for a minimum of six years (twelve in certain circumstances). This is because you have the right to make a legal claim against us in that time.

As part of our commitment to quality we arrange external audits of our work. External auditors will be bound by their own professional confidentiality rules. Auditors may choose your file at random to assess the quality of the advice provided.

You have the right to request a copy of your record at any time. You can do this by emailing [advice@lincoln.ac.uk](mailto:advice@lincoln.ac.uk) from your student email account. Please allow 5 working days for us to provide you with this information. If you are no longer a student, we may ask you to provide evidence of your identity and the request may take longer to process in that case.

If you wish to access our service anonymously please tick this box. Please note that this will limit the amount of help we can give you and we will not be able to take any action on your behalf. We will keep a record of your contact under the name 'Anonymous' but the record may include any identifying data that you have given us.

*Please note that we cannot offer you a money advice appointment if you wish to remain anonymous.*

**We are subject to the Data Protection Act 2018 (GDPR) and the Freedom of Information Act 2000. If you make a request to the University under the provisions of those Acts we are legally obliged to provide your information to the University's Compliance Officer.**

**If you are in breach of your Student Visa (Tier 4) conditions we are legally obliged to inform the University's Compliance Team. This is a condition of your visa.**

**If you disclose anything that gives rise to any safeguarding concerns we are legally obliged to report this in accordance with the University of Lincoln's Safeguarding Policy.**

# Money Advice Process

The Advice Service follows a standard procedure when advising on debt problems. There are several steps that need to be taken.

## Step One

We will check if there are any emergencies that need to be dealt with urgently and agree on any action to be taken.

## Step Two

We will gather together **ALL** the relevant information that will enable us to see the whole picture. This will be done by asking you to complete a set of forms and by asking you to provide other supporting documents. There is a list of supporting documents attached to the set of forms. We will also advise on ways to maximise your income.

## Step Three

We will address any priority debts you may have and discuss all the options available to you regarding these, enabling you to make an informed decision.

Priority debts are those owed to the creditors with the greater powers, for example, if you fail to pay your rent, mortgage or secured loan it could result in the loss of your home; failure to pay gas or electricity bills could result in these services being turned off; failure to pay your Council Tax may result in an Enforcement Agent's Warrant and ultimately a summons for committal to prison.

## Step Four

We will finalise a financial statement which accurately reflects your circumstances. This statement must be sustainable and realistic.

## Step Five

We will discuss **ALL** the options available to you regarding your non priority debts. This will enable you to make an informed decision. We will agree any action. If the Advice Service agree to represent you, **we will:**

- Treat you fairly and negotiate with your creditors fairly.
- Keep you informed of results.
- Advise you how to deal with creditors who refuse to accept your offer of payment and decide to take further action against you.

### We expect you:

- Not to enter into separate agreements or take on further lending.
- Make regular payments however small on all priority debts.
- Commence payments where applicable on non-priority creditors within one calendar month of offers being made.

We cannot continue to negotiate for you if you continue to default on payment arrangements. In the event of you not keeping to this arrangement we reserve the right to stop acting on your behalf. The only way this system can work is if you live within your income.

Please sign to indicate you have read and understood  
the information above.

Print name:

Signature:

## Income

**Student  
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	Amount (£)	Week	Month	Year
Your Earnings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partner's Earnings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Earnings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attendance Allowance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child/One parent benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DLA/PIP		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Tax Credit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working Tax Credit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Incapacity Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income Support		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Industrial Disablement Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Universal Credit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Income

## Student Support & Advice

Carers Allowance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maternity Allowance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jobseekers Allowance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Statutory Maternity Pay		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Statutory Sick Pay		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bereavement Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Benefit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance/Child Support		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boarders/Lodgers etc.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Maintenance Loan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parental Learning Allowance/Special Support Element		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scholarships		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bursary		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NHS Bursary		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Student Support & Advice

[illegible]

# Expenditure

Student  
Support &  
Advice

	Amount (£)	Week	Month	Year
Rent		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secured Loans		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Protection		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contents Insurance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buildings Insurance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Endowment		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Life Assurance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Insurance (not car)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Fuel		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Expenditure

Landline Telephone		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Phone		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Court Fine		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance/Child Support		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pensions/AVC Payments		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HP Conditional Sale		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TV Licence		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Transport Expenses		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Road Tax		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car/Bike Insurance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Petrol/Diesel/Electric Charging		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MOT/Maintenance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Car/Bike Costs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food/Milk		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cleaning/Toiletries		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Newspapers/Magazines		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Expenditure

Cigarettes/Tobacco/Vapes/Sweets		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alcohol		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry/Dry Cleaning		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clothing/Footwear		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nappies/Baby Items		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Costs: School Fees, Meals, Pocket Money		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dentist/Prescriptions/Glasses		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Insurance.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child/Health Costs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pet Food		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vet Bills/Pet Insurance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Repairs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Window Cleaning		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Memberships/Prof. Subscriptions		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hairdressing/Cuts		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Expenditure

TV/Satellite/Cable		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broadband		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rented Appliances		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Socialising/Pub/Outings		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lottery		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hobbies (e.g. Gardening)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Religious and Charitable Giving		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gifts/Xmas/Birthdays		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Course Material Costs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## PHOTOCOPIES of documents enclosed

	Self	Partner
Full Finalised Funding Support Documents for current year (Covering letter, Payment timetable, University Payment Advice and Student Finance Breakdown)	<input type="checkbox"/>	<input type="checkbox"/>
Bank/Building Society statements/detailed printouts – most up to date 3-month period – ALL accounts	<input type="checkbox"/>	<input type="checkbox"/>
ALL evidence of Debt	<input type="checkbox"/>	<input type="checkbox"/>
Child Benefit Letter	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Costs (formal and informal)	<input type="checkbox"/>	<input type="checkbox"/>
Child Maintenance Payments	<input type="checkbox"/>	<input type="checkbox"/>
NHS (Social Work/Nursing) Bursary	<input type="checkbox"/>	<input type="checkbox"/>
Professional & Career Development Loan	<input type="checkbox"/>	<input type="checkbox"/>
Part-time Student Finance Notification	<input type="checkbox"/>	<input type="checkbox"/>
University of Lincoln Bursary	<input type="checkbox"/>	<input type="checkbox"/>
Housing Benefit (Full award letter)	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax Benefit /Reduction (Full award letter)	<input type="checkbox"/>	<input type="checkbox"/>
Income Support/Universal Credit (Full award letter)	<input type="checkbox"/>	<input type="checkbox"/>
Incapacity Benefit/Employment Support Allowance (Full award letter)	<input type="checkbox"/>	<input type="checkbox"/>
Job Seekers Allowance	<input type="checkbox"/>	<input type="checkbox"/>
Other Benefits	<input type="checkbox"/>	<input type="checkbox"/>
Pay Slips – 3 months	<input type="checkbox"/>	<input type="checkbox"/>
Notice of Court Proceedings	<input type="checkbox"/>	<input type="checkbox"/>
Bailiff Notice	<input type="checkbox"/>	<input type="checkbox"/>
Water Bills	<input type="checkbox"/>	<input type="checkbox"/>
Gas & Electricity Bills	<input type="checkbox"/>	<input type="checkbox"/>
Any Credit Agreements you still have	<input type="checkbox"/>	<input type="checkbox"/>
Complete Creditor List	<input type="checkbox"/>	<input type="checkbox"/>
Completed Budget List	<input type="checkbox"/>	<input type="checkbox"/>
Any correspondence from creditors which is causing you concern, e.g., County Court claim forms	<input type="checkbox"/>	<input type="checkbox"/>

## Creditors and who you owe money to

Please list everyone you owe money to, even if you are not behind with the payments.  
Please bring with you to your appointment, details of these creditors including addresses and account number.

Please complete this side

Advisors to complete this side

Name of Creditor		Can the debt be challenged?	
Balance owed		Any court action?	
Contractual Payments		Any insurance?	
Actual Payments		Type of debt	

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# **Student Support & Advice**

