

## Q1. How can we help?

- Our specialist Money Advice team at CARF can provide you with free, confidential, independent and impartial expert advice and assistance to help you resolve your problems.
- We can provide you with all viable options for dealing with your financial difficulties and support you through your chosen option.
- We can look at maximising your income to ensure that you are receiving all the money you're entitled to.
- We can discuss budgeting with you and look at minimising your expenditure.
- We offer a wide range of debt solutions including, but not limited to Debt Payment Plans, Debt Arrangement Scheme, Sequestration (Bankruptcy) and Moratoriums. We can also provide information on Protected Trust Deeds and Equity Release.
- We can provide advice on threatened evictions and repossessions that arise due to debt.
- We can make referrals to other agencies for further assistance where this is required.
- We can assist you to obtain bank statements via open banking arrangements if required.

## Q2. What information will we need from you?

- We will ask you to provide us with details of your household, together with details of your income, expenditure and, of course, your debts.
- We will seek verification of your income and expenditure via wage slips, benefit award letters, pension statement, bank statements and bills where applicable. This information should be attached to your submission where available since it will allow swifter progress of your case.
- In order to help identify your debts, we ask that you obtain a copy of your free statutory credit report, by following this link: [Free Statutory Credit Report | Experian](#).
- We require you to provide us with a signed Form of Authority to allow us to progress your case. As you complete our electronic form, you will be signposted to Signable, where you can complete the Form of Authority electronically.

## Q3. How quickly will I be offered an appointment?

- Once you have submitted the electronic form, we aim to contact you within 3 working days. You will then be offered an appointment with a Money Adviser. Waiting times vary depending on demand, and our appointments are generally conducted via Telephone or Video Conferencing. Face-to-Face appointments are subject to requirement.

## Q4. Urgent Issues?

- If you have an urgent issue that requires an immediate response, please call us on 0345 1400 094 (lines open 9am to 4:00pm Monday to Friday) to discuss emergency action.