

Reading County Court

- ◆ Are you being evicted?
- ◆ Do you need help with a Possession Hearing?

Representation and Advice on mortgage, rent arrears and possession proceedings is available from the Citizens Advice helpdesk at the county court.

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**Help is available (on housing issues only)
on the 5th Floor at
Reading County Court**

Monday: 9.30am - 12.30pm

Thursday: 9.30am - 12.30pm

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Other useful websites:

www.payplan.com
www.stepchange.org
www.nationaldebtline.org

If you would like this leaflet in another format, please telephone 0118 978 7258

Top Tips

Always pay your priority debts first, i.e:

- ◆ Mortgage/rent
- ◆ Council Tax
- ◆ Utilities
- ◆ Maintenance
- ◆ Secured loans
- ◆ Court fines

- ⇒ Don't take out further loans/credit to solve your problems.
- ⇒ Beware "Payday" loans
- ⇒ Watch out for high interest rates!
- ⇒ Seek help from your GP if you are feeling depressed or stressed.
- ⇒ Don't ignore post - open any correspondence/bills.
- ⇒ Get help!

Where to find us:

Wokingham

Waterford House
Erftstadt Court
Wokingham RG40 2YF

Mon to Thu: 9am - 3pm
Fri: 9am - 1pm

Woodley

Headley Road
(next to library)
Woodley RG5 4JA

Mon & Wed
9:30am - 3:30pm

Advice line: 0300 3301189

Email: public@citizensadvicewokingham.org.uk
Web: www.citizensadvicewokingham.org.uk



Money Advice

Free,
independent,
confidential
advice



**citizens
advice**

Wokingham

Are you in debt?

- ◆ **Are you behind on your rent or mortgage payments?**
- ◆ **Do you owe money on credit cards or personal loans?**
- ◆ **Are you being chased by creditors or bailiffs?**
- ◆ **Is someone harassing you, or threatening court action?**

If so, Citizens Advice can help.

What to expect

Citizens Advice run a Debt Advice Service. The first step is to contact your nearest local Citizens Advice. We will arrange for an interview with one of our Advisers. They will talk you through the debt process, which includes:

- ⇒ Understanding the difference between priority and non-priority debts.
- ⇒ Looking at your finances as a whole and comparing your income with your expenditure.
- ⇒ Completing a Personal Budget.
- ⇒ Drawing up a Financial Statement.

Options

The Adviser will then talk through the options available to you for dealing with your debts, this might include:

- ⇒ Helping to negotiate with your creditors to reduce your monthly payments.
- ⇒ Contacting another agency, such as Payplan or Stepchange, free debt management companies.
- ⇒ Discussing bankruptcy and the implications/fees.
- ⇒ Advising on whether a DRO (Debt Relief Order) might be suitable for you.
- ⇒ Advising on whether an IVA (Individual Voluntary Agreement) might be suitable for you.

Action

Having discussed the options available to you, the next stage is to decide on a course of action and support you through the process, this might include:

- ⇒ Helping you to write to your creditors.
- ⇒ Negotiating with other agencies, i.e. Council departments/Housing Authority/Solicitors/Bailiffs.
- ⇒ Helping you to complete paperwork, i.e. bankruptcy petitions.
- ⇒ Providing support during court hearings for rent/mortgage arrears/bankruptcy.

What to bring with you to your first appointment:

- ◆ Details of any emergencies, i.e. court hearings/bailiff visits/eviction notices.
- ◆ Latest correspondence from all your creditors.
- ◆ Latest rent or mortgage statement.
- ◆ Last payslip, or details of your wages.
- ◆ Details of any benefit income, i.e. Housing & Council Tax Benefit/Income Support/Disability Benefits/Pensions.
- ◆ Bank details, including current balance and latest bank statement.

CITIZENS ADVICE

Citizens Advice is independent and impartial, and offers free and confidential advice on a wide range of topics:

Family and personal matters * Welfare benefits * Housing * Legal matters * Debt * Disability/Community Care.

Research & Campaigns

As well as helping individuals with their problems, Citizens Advice also works to improve things by informing and challenging policy makers, such as our local councils and MPs, and by running local and national campaigns. We believe that this work is very important. Campaigns that we run make a real difference, and it starts with the individuals who contact us to identify and report the problems and injustices they faced.