

## help us improve our service

Customer comment cards are available in all reception areas. We will respond to any comment card returned with an address.

We will publish our performance against targets and standards yearly on our website and in our annual report and will display relevant information on targets in our reception areas.

If you think we are failing in a service or doing particularly well please complete a comment card.

We will display our formal complaints procedure in reception areas.

**If you would like a copy of this leaflet in large print, braille, tape or in your language please contact your nearest office**

Haddaad jeclaan lahayd nuqul kamid ah buugyarahan oo ku qoran qoraal waaweyn, qoraal indhoole, cajal ama luqaddaada fadlan kala xiriir xafiiskaaga kuugu dhow.

Nếu quý vị muốn một tờ thông tin này bằng chữ to, chữ dành cho người mù (Braille), thu băng hoặc bằng ngôn ngữ của quý vị, xin liên lạc văn phòng gần nhất.

যদি বড় অক্ষর, ব্রেইল, টেপ অথবা আপনার নিজের ভাষাতে এই লিফলেট দরকার হয় তাহলে আপনার কাছের অফিসে যোগাযোগ করুন।

若想索取此小冊子的大字體版，盲文版，錄音帶或翻譯成你的語言，請聯絡最近的辦事處。

Swan Group is a Charitable, Industrial and Provident Society.

## please contact your local office

### Swan Group

Swan Housing Association, Pilgrim House  
High Street, Billericay, Essex CM12 9XY

For details please call **0845 6124700**

### Swan London

London Regional Office, Cygnet House,  
10 Chrisp Street, Poplar, London, E14 6LL

For details please call **020 7510 9960**

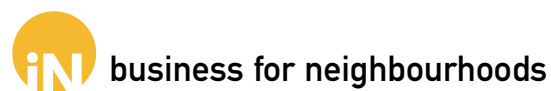
### Swan Essex

Swan Housing Association, Pilgrim House  
High Street, Billericay, Essex CM12 9XY

For details please call **0845 6124700**



[www.swan.org.uk](http://www.swan.org.uk)



## money advice

### aim of the scheme

- to provide advice to residents and staff on budgeting and dealing with debt
- to provide support where needed
- to assist residents with special needs
- arrears prevention
- staff training
- to assist in rent arrears reduction

### why the scheme was adopted

- nationally, levels of debt are increasing rapidly
- debt problems are a major cause of marital breakdown and homelessness, and can be both a cause and a consequence of mental illness, particularly depression

### how can we help

- helping to work out a personal budget
- prioritising debts
- maximising income and reducing expenditure
- negotiating with creditors or advising on tactics
- advising on bankruptcy and other insolvency issues where appropriate
- advice on issues relating to credit references
- identifying charities which may be able to help
- referral to other agencies, if appropriate, including debt management companies which do not charge fees

## if you find yourself in debt...

- **don't ignore the problem** - it will only get worse. Sometimes the hardest step to take is to open the bills, but you can't start dealing with it until you do



- **don't borrow money to pay off debts** without taking advice first. It might make the problem worse. The same applies to using debt management companies. Some make a big management charge, although there are a couple, funded by the credit industry, which offer a free service to some people
- **if you lose your job or are off sick** check whether any loans are covered by payment protection insurance. You've paid for it - don't forget to claim when you need it
- **draw up a budget** by making a list of all your sources of income, and your essential outgoings (e.g. rent, council tax, water and fuel, TV license, housekeeping and travel costs). Try to make them all weekly or all monthly. If that is difficult, make sure you mark which is which. Make a separate list of all your debts and unpaid bills - how much you owe, and what the normal repayments should be

- **make sure you tackle your priority debts first.** These are the debts which might cause you to lose your home, have gas or electricity cut off, or have some other serious consequences. They include:

- **Rent**
- **Council Tax**
- **TV License**
- **Gas and Electricity**
- **Magistrates Court Fines**
- **Child Maintenance**
- **Income Tax, National Insurance and VAT arrears**
- **Hire Purchase** on a car or van if you need the vehicle to get to work.

**Don't** make the mistake of paying the person who shouts loudest, knocks on your door or pesters you by phone if they are not a priority creditor.

- once you have made arrangements with your priority creditors, you can see if you have any money left to pay the rest. You probably won't be able to make the previously agreed monthly payments, but you must be fair to all your creditors. If you have a very small amount to offer, you should make token offers of, say, £1 per week to each one. If you have a reasonable amount available, you should make pro rata offers (we can help you to calculate these). You should not pay one creditor in full and leave others unpaid.