

# NOAH'S ARK MONEY ADVICE SERVICE CLIENT INFORMATION FORM

In order for your referral to be accepted by Noah's Ark Money Advice Service (NAMAS) we require this form completing to the best of your ability:

**IT DOES NOT NEED TO BE PERFECT!!!**

**We will not make a face-to-face appointment with you until this form is completed and returned to us.**

Please:

- Read through each question and answer as accurately as possible.
- Sign the client authority and client contract at sections 14, 15 & 16 and complete section 13.
- As part of our advice process you will be required to attend a budgeting course to help you better manage your money.
- Return the form to us either by email, in person or by post.
- **DO NOT TAKE OUT ANY FURTHER CREDIT WITHOUT FIRST CONSULTING WITH NAMAS.**

Thank you in advance for your cooperation.

Noah's Ark Money Advice Service  
322-326 Ovenden Road  
Halifax  
HX3 5TJ  
T: 01422 364664  
E: [debt@noahsarkcentre.org.uk](mailto:debt@noahsarkcentre.org.uk)  
W: [www.noahsarkcentre.org.uk](http://www.noahsarkcentre.org.uk)



## OFFICE USE ONLY – DO NOT COMPLETE

<b>DATE CIF RECEIVED:</b>	<b>CLIENT NAME:</b>	<b>NAMAS REF.:</b>
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### PRE-APPOINTMENT INPUT STAGE CHECKLIST

REQUIRED	YES	NO
<b>Phone number input into iPad or iPhone</b>		
Text sent on: _____ Reply received: _____		
Part 4 of CIF full completed		
Signed letter of authority		
Signed client contract		
Signed agreement to access credit reports		
Council Tax (Luke Grady or Hannah Polden-Bevan) emailed		
Is the client interested in BLAB!!!!? If so complete MS Form		
Is the client interested in the Green Doctor service? If so complete MS Form		
Is the client interested in becoming physically active? If so complete MS Form		
Input on to Catalyst		
Experian & Transunion credit reports obtained and uploaded to Catalyst		
Creditor information from credit reports added to CIF		
Northampton County Court rung for CCJ information		
Together Housing (Julie Harwood) emailed if listed as a creditor		
EHWB & FHWB questions and comments input into the MS Form		
DRO application prepared.		

### APPOINTMENT STAGE CHECKLIST

Date of 1 <sup>st</sup> appmt.		Attend or DNA	Date of 2 <sup>nd</sup> appmt.		Attend or DNA
Agree date of BLAB!!! course		Agree Course Venue:			

### ADVICE STAGE CHECKLIST

Universal Credit payment page printed off or other evidence of income		
DWP telephoned for creditor information		
Standard Financial Statement agreed & signed		
DRO explained, application printed and signed (copy to client)		
Reason Why Letter printed, signed & dated (copy to client)		
Catalyst notes completed		
Does client have CTR in place?		
Other documents signed (e.g. DHP, CTR, etc)	Which:	
DRO submitted?	Date of submission	
DRO fee paid how		
DRO application upload to Catalyst		
ACTS 435 request for fee or something else. If yes what for:		
Referral made to the Green Doctor service		
Are there any concerns about the client's wellbeing? Record action taken		
Appointment Evaluation Form: link sent to client by text		

### POST ADVICE STAGE CHECKLIST

DRO approved?	Date of approval		
DRO emailed to client?	Date emailed		
Catalyst: file closed, update with creditor total, debt option chosen			

<b>NOAH'S ARK MONEY ADVICE SERVICE CLIENT INFORMATION FORM</b>	<b>DATE</b>	<b>NAMAS REF.:</b>
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**Part 1: BASIC DETAILS**

	<small>1<sup>ST</sup> PERSON</small>	<small>2<sup>ND</sup> PERSON</small>
Surname:		
First Name(s):		
Address:		
Postcode:		
Date of Birth:		
Telephone (M):		
Email Address:		
NI Number:		

**Part 2: SIX YEAR CLIENT ADDRESS HISTORY**

Please provide a full 6 address history at section 13 of this form.

**Part 3: WHO TOLD YOU ABOUT NOAH'S ARK OR REFERRING ORGANISATION**

Who Told You About Noah's Ark?		Caseworker:	
Contact Number:		Email Address:	

**Part 4: PLEASE ANSWER THE FOLLOWING QUESTIONS**

- Why are you seeking advice?
  
- What is the reason for your financial difficulty / debt problems?
  
- What is your desired outcome?
  
- Are you interested in energy saving advice through our Green Doctor service?
  
- Are you willing to attend a budgeting course to help you learn how to better manage your money?
  
- Are you interested in becoming more physically active?

<b>IS THERE ANY URGENCY IN THE CLIENT(S) SITUATION? E.G. BAILIFF'S, EVICTION ORDER, COMMITTAL, ARREST WARRANT</b>	YES / NO
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If yes please advise:

**Part 5: FAMILY & DEPENDENTS**

Full Name	Relationship	D.O.B.	Occupations	Financially Dependent?

**Part 6: CONSENT TO CARRY OUT A CREDIT CHECK**

Client consents to Noah's Ark Money Advice Service requesting a copy of their credit file? Please make sure you sign the consent in section 16.	YES / NO
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**Part 7: INCOME**1<sup>ST</sup> PERSON2<sup>ND</sup> PERSON**7(i): EARNINGS**

	Amount	Frequency	Amount	Frequency
Salary or Wages (take home pay)	£		£	
Income from Self -Employment	£		£	
Other Salary or Wages	£		£	

**7(ii): BENEFITS AND TAX CREDITS**

Job Seekers Allowance (income or contribution)	£		£	
Universal Credit	£		£	
Income Support	£		£	
Working Tax Credits	£		£	
Child Tax Credits	£		£	
Child Benefit	£		£	
Employment Support Allowance or SSP	£		£	
Disability Living Allowance or PIP	£		£	
Carers Allowance	£		£	
Housing Benefit or Local Housing Allowance	£		£	
Council Tax Reduction	£		£	
Other Benefits (e.g. SMP, Guardianship)	£		£	

**7(iii): PENSIONS**

State Pension	£		£	
Pension Credit	£		£	
Private and Work Pensions	£		£	
Other Pensions	£		£	

**7(iv): OTHER INCOME**

Maintenance or Child Support	£		£	
Boarders or Lodgers	£		£	
Non-dependants Contribution	£		£	
Student Loans or Grants	£		£	
Other	£		£	

**7(v): 3<sup>RD</sup> PARTY DEDUCTIONS**

Do you have any 3 <sup>rd</sup> party deductions from your benefits or earnings?	Yes / No
If yes, please confirm who:	

**Part 8: INSOLVENCY HISTORY**

Have you ever previously been insolvent i.e. been Bankrupt, subject to an Individual Voluntary Arrangement or had a Debt Relief Order?	Yes / No
If yes, what type of insolvency and when:	

**Part 9: EXPENDITURE****9(i): FIXED COSTS**

Expenditure	Amount	Frequency				
		Monthly	Weekly	2 weekly	4 weekly	Annual
<b>HOME &amp; CONTENTS</b>						
Rent	£					
Mortgage	£					
Secured Loans	£					
Council Tax / Rates	£					
Mortgage Endowment	£					
Secured Loans	£					
Appliance & Furniture Rental	£					
Ground Rent / Service Charge	£					
TV Licence	£					
Other costs	£					

		Monthly	Weekly	2 weekly	4 weekly	Annual
<b>UTILITIES</b>						
Gas	£					
Electricity	£					
Other Fuel e.g. Coal / Oil	£					
Water	£					
<b>CARE &amp; HEALTH COSTS</b>						
Childcare Costs	£					
Adult-care Costs	£					
Prescriptions & medicines	£					
Dentistry & opticians	£					
<b>TRANSPORT &amp; TRAVEL</b>						
Public transport	£					
HP or conditional sale vehicle	£					
Car Insurance	£					
Road Tax	£					
MOT and Ongoing Maintenance	£					
Breakdown Cover	£					
Fuel, Parking etc	£					
Other costs e.g. taxi's	£					
<b>SCHOOL COSTS</b>						
School Uniform	£					
After School Clubs & Trips	£					
Other School costs	£					
<b>PENSION &amp; INSURANCES</b>						
Pension Payments	£					
Life Insurance	£					
Mortgage Payment Protection	£					
Buildings & Contents Insurance	£					
Health Insurance	£					
<b>PROFESSIONAL COSTS</b>						
Professional Courses	£					
Union Fees	£					
Professional Fees	£					
<b>OTHER ESSENTIAL COSTS</b>						
Other Essential Costs	£					
Other Essential Costs	£					
<b>9(ii): COMMUNICATIONS AND LEISURE</b>						
Home Phone, Internet, TV etc	£					
Mobile Phone	£					
Hobbies, Leisure or Sport	£					
Gifts (birthdays, Xmas)	£					
Pocket Money	£					
Newspapers & Magazines	£					
Other	£					
<b>9(iii): FOOD &amp; HOUSEKEEPING</b>						
Groceries food, pet food, drinks	£					
Nappies & Baby Items	£					
School Meals & Work Meals	£					
Laundry & Dry Cleaning	£					
Alcohol	£					
Smoking Products	£					
Vet Bills & Pet Insurance	£					
House Repairs & Maintenance	£					
Other	£					
<b>9(iv): PERSONAL COSTS</b>						
Clothing & Footwear	£					
Hairdressing	£					
Toiletries	£					

**Part 10: WHO DO YOU OWE MONEY TO? (YOUR DEBTS)****10(i): PRIORITY DEBTS (IMPORTANT DEBTS)**

Type of Debt / Arrears	Who do you owe money to (your creditor details)	Account Number	Who's Name is Debt in	Approx. Amount Owed £
Mortgage				
Rent				
Secured Loan				
Calderdale Credit Union				
Gas				
Electricity				
Council Tax (Calderdale)				
Council Tax (other local authority)				
Housing Benefit Overpayment				
Fines				
County Court Judgements				
Maintenance / CSA				
HP Arrears (essential)				
Water rates				
Universal Credit Advance Payment				
Universal Credit Budgeting Loan				
DWP Benefit Overpayment				
DWP Benefit Overpayment				
Tax Credit Overpayment				
Other Benefit Overpayment				
Other				

**10(ii): NON-PRIORITY DEBTS (EVERYONE ELSE NOT INCLUDED ABOVE)**

	Creditor details	Account Number	Who's Name is Debt In	Amount Owed	CR (Office Use)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					
17.					
18.					
19.					
20.					

**10(iii): DEBTS LISTED ON CREDIT REPORT NOT LISTED ABOVE (OFFICE USE)**

	Creditor details	Account Number	Who's Name is Debt In	Amount Owed	Experian	Transunion
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
19.						
20.						





<b>Part 13 (a): EMOTIONAL HEALTH &amp; WELLBEING</b>	<b>NAMAS REF.:</b>
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We are interested in your emotional, financial and physical health. Debt is often the cause of anxiety and depression, this impacts on your mental health and your ability to manage your finances. Physical activity can improve your emotional health. The following questions will enable us to provide meaningful feedback. Please put a cross in the box that best fits how you've felt in the last week.

**Over the last week in regards your emotional wellbeing:**

	Never	Rarely	Some times	Often	Most of the time
1. I've felt edgy or nervous	1				5
2. I haven't felt like talking to anyone	1				5
3. I've felt able to cope when things go wrong	5				1
4. There's been someone I felt able to ask for help	5				1
5. My thoughts and feelings distressed me	1				5
6. My problems have felt too much for me	1				5
7. It's been hard to go to sleep or stay asleep	1				5
8. I've felt unhappy	1				5
9. I've done all the things I wanted to	5				1
<b>Total (office use)</b>					

<b>Part 13 (b): FINANCIAL HEALTH &amp; WELLBEING</b>
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	Never	Rarely	Some times	Often	Most of the time
1. I've been worried about the future	1				5
2. I've been able to deal with my financial problems	5				1
3. I've been confident managing my money	5				1
4. I've felt in control of my finances	5				1
5. My debt problems have felt out of control	1				5
<b>Total (office use)</b>					

<b>Part 13 (c): PHYSICAL WELLBEING</b>
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	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. I <b>want</b> to be physically active					
2. I feel <b>able</b> to be physically active					
3. People around me <b>encourage</b> me to be physically active					
4. People around me <b>support</b> me to be physically active					
5. My environment <b>encourages</b> me to be physically active					
6. My environment <b>enables</b> me to be physically active					

**In the past week, on how many days have you done a total of 30 mins or more of physical activity, which was enough to raise your breathing rate?**

0	1	2	3	4	5	6	7
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<b>Part 13(d): PLEASE USE THIS SPACE TO TELL US HOW YOUR MONEY PROBLEMS ARE MAKING YOU FEEL</b>
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<b>Part 13(e): PLEASE USE THIS SPACE TO TELL US WHAT PREVENTS YOU FROM BEING MORE PHYSICALLY ACTIVE</b>
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**IMPORTANT - SECTIONS 14, 15 AND 16**  
**REQUIRE YOUR SIGNATURE**

**Part 14: AUTHORITY TO ACT (SOLE OR JOINT)**

**CLIENT NAME (1):**

**CLIENT NAME (2):**

**ADDRESS:**

**To whom it may concern**

***Authorisation***

I / we give consent for Noah's Ark Centre to act on my / our behalf. I / we confirm the information provided to them is true and correct to the best of my / our knowledge.

I / we confirm Noah's Ark Centre of 322-326 Ovenden Road, Halifax HX3 5TJ is assisting me / us with my / our financial affairs and I hereby authorise them to act on my / our behalf. I / we authorise you to supply to Noah's Ark Centre any relevant information that you may hold about me / us and any accounts that I / we may have with you.

**SIGNED (1):**

**CLIENT NAME (1):**

**SIGNED(2):**

**CLIENT NAME (2):**

Date

## Part 15: CLIENT CONTRACT (SOLE OR JOINT)

You have asked for help from Noah's Ark Money Advice Service (NAMAS) with your finances and/or debt issues and this agreement is so that both you and NAMAS understand how we will work together. NAMAS is a free service and you will not be asked to make payment for any work that we do for you or asked to make any contribution.

All information obtained by NAMAS about your circumstances will remain confidential to NAMAS. All paperwork will be locked away when not in use and any electronic records are always password protected. We are required under the Data Protection Act to keep your records for six years following the closure of your case. You are free to see a copy of your case notes and correspondence at any time and your adviser will provide paper copies on request. The details of your creditors will be revealed to other creditors on production of the financial statement, especially when making any offers of repayment.

Your circumstances will only be discussed with anyone outside of NAMAS with your express permission. The only exception to this is if information is requested by the process of law. If during the course of working together, you do not carry out any actions necessary to prevent benefit/tax fraud or you fail to cease being involved in anything identified as illegal activity, we will have no option but to close your case.

You agree that whilst working with NAMAS, you will not seek to take out any further borrowing without first consulting with your adviser. If you do take out or seek to take out further borrowing, then we may have to close your case.

**If you fail to keep appointments without giving reasonable notice or explanation we may feel it necessary to terminate the advice process. We provide an important service to our clients and our time is valuable - failing to attend appointments means that our time is wasted; time which could be better utilised helping others.**

Whilst working with you we will be completing a financial statement. This will require you to supply details of your income and outgoings and we are required to confirm that we have seen proof of your income.

As a result of our involvement with your case your credit rating may be adversely affected. This is because the credit rating agencies will become aware of your situation.

You consent to our Inspire employment contacting you to discuss helping you into employment (if that is support you need).

If you have a complaint please discuss it with your adviser first but if you are not satisfied, you may contact the following, marking any correspondence Private & Confidential: The Manager, Noah's Ark Money Advice Service, 322-326 Ovenden Road, Halifax, HX3 5TJ.

You consent to Noah's Ark Money Advice Service contacting you by:

POST       PHONE       EMAIL

You consent to your personal data being retained and processed by Noah's Ark Money Advice Service for the purposes of money/debt advice. You understand that you can at anytime request for your personal data to be deleted, except where the process of law requires your personal data to be retained.

**SIGNED (1):**

**CLIENT NAME (1):**

**SIGNED (2):**

**CLIENT NAME (2):**

**DATE:**

## Part 16: AGREEMENT TO ACCESS TRUSTFOLIO FOR A COPY OF YOUR CREDIT REPORT

### What is a Credit Report and what information does it hold?

A Credit Report is a snapshot of your credit file, which holds information about you and your finances. Everyone who uses financial products has a credit file which typically has the following information on it:

- *A list of your credit accounts including bank and credit card accounts as well as outstanding loan agreements or utility company debts. They will show whether you have made repayments on time and in full. Items such as missed or late payments or defaults will stay on your credit report for at least six years.*
- *Details of any people who are financially linked to you, for example, because you've taken out joint credit.*
- *Public record information such as County Court Judgments (CCJs) 'Decrees' in Scotland), house repossessions, bankruptcies and individual voluntary arrangements. These stay on your report for at least six years.*
- *Your current account provider, but only details of overdrafts.*
- *Whether you are on the electoral register.*
- *Your name date of birth. current and previous addresses.*
- *If you've committed fraud, or someone has stolen your identity and committed fraud, this will also be held on your file under the CIFAS section.*

*Your credit report doesn't carry other personal information i.e. salary, religion or any criminal record.*

Credit reports also contain details of searches made about you, typically when you've asked for online quotes for financial products such as insurance or credit.

### How and why we use your Credit Reports

We need to understand your financial situation, which then helps us to provide the best advice for you, We normally request Credit Reports on your behalf from two of the main providers: Experian and TransUnion. We don't usually access the 3<sup>rd</sup> provider, Equifax and would suggest that you do that. We try to use all three because they all contain slightly different information, as some credit companies use only one or two of the services.

### How we access your Credit Reports

We can access Experian and TransUnion reports online via our secure portal with The Insolvency Panel Ltd also known as Trustfolio. They provide a free credit report service to not-for-profit debt advice agencies like Noah's Ark Money Advice Service.

We will ask for your permission each time we access this service on your behalf. If you don't wish us to access the service online in this way, we can provide you with alternative means:

- 1) Paper request forms
- 2) Alternative access carried out by you, such as using the Credit Karma (TransUnion) service online, or the Money Saving Expert Credit Club (Experian), or Clearscore (Equifax). For Credit Karma or Equifax Personal Solutions, you may be asked to provide credit card details for identification purposes only.

### Additional Terms for Experian and TransUnion can be provided on request

We need you to understand any requests to access your credit file may leave a footprint on your credit file, which is not visible to lenders, but would be visible to you. It will not affect your credit rating in any way. I hereby authorise Noah's Ark Money Advice Service to access your Experian & Transunion Credit files via The Insolvency Panel Ltd Trustfolio secure portal.

**SIGNED (1):**

**CLIENT NAME (1):**

**SIGNED(2):**

**CLIENT NAME (2):**

**DATE:**