|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Issue | High worry | Medium worry | Low worry | Working Well |
|  |  |  |  |  |
| Do your money worries impact on your day to day health and well-being? | Yes, these worries disrupt my sleep and impact everyday | Yes, I often have sleepless nights | occasional | never |
| Are you able to meet your household bills and essential outgoings fully and on time? | No, never | No, I often fall behind or have to turn to payday lenders | Mostly, but sometimes I pay the odd bill late | Yes, I am consistently able to meet these costs and can plan ahead. |
| Are you worried about your rent? | Significant rent arrears that I don’t know how to address  I’m worried about eviction | I have some arrears but I am seeking to address this | Had some trouble in the past but things are mostly under control, I have a repayment plan | Rent is up to date |
| Is debt stopping you from moving on? | Yes, I don’t see a way out of my debts | Yes, I am worried what impact a change in my circumstances might have on these debts | Yes, but I have help to understand how I can manage better | No, I am confident that I can move on regardless of my debts |

SunshineHow do you feel about money?

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Do your money worries impact your health? | Yes, | Yes, I am always thinking… | | Yes, but I am starting to see a way out | | | No, I am now confident and feel budget plan working for now | | |
| Do you have arrears for any of the following? | Rent   | Court Fines   | | Electricity   | | | Council Tax   | Child Maintenance   | |
| Mortgage   | Gas   | | Water   | | | TV Licence   |
| Do you have arrears with any of the following? | Credit Cards or Overdrafts   | Loans or doorstep lender   | | Catalogues or store cards   | | | Mobile phone or TV company   | Higher Purchase or furniture rentals   | |
| What best describes your current housing? | Private tenant   | Housing Association or Council tenant   | | Own property   | | | Living with family   | No fixed Abode   | |
| How much is your rent or mortgage? | £ ……………………………………………………………………… per week/per month | | | | | | | | |
| Do you currently have rent or mortgage arrears? If so, how much? | £ ……………… | | | | | | | | |
| Do you have appropriate household or contents insurance? | YES  | | | | NO  | | | | |
| Are you currently in work? | YES  | | | | NO  | | | | |
| What benefits and tax credits do you currently receive? | Employment and Support Allowance   | | Disability Living Allowance   | | | Maternity Allowance   | | | Housing Benefit   |
| Jobseekers Allowance   | | Personal Independence Allowance   | | | Child Benefit   | | | Council Tax Reduction   |
| Income Support   | | Attendance Allowance   | | | Child Tax Credit   | | | Working Tax Credit   |
| Universal Credit   | | Carers Allowance   | | | Wages/Earnings   | | | Other ……………………… |
| Do you have a bank account? | YES  | | | | | NO  | | | |
| If so, are you able to access Internet or Telephone banking? | YES  | | | | | NO  | | | |
| If yes, are you confident using these banking channels? | YES  | | | | | NO  | | | |
| Do you know of organisations that can offer advice about money and debts? | YES  | | | | | NO  | | | |
| Have you sought professional advice about debts in the past? | YES  | | | | | NO  | | | |
| Have you been Insolvent or taken out Debt Relief Order in the last 6 years? | YES  | | | | | NO  | | | |