

Get a Financial Health Check



Get a financial health check?

There are a number of organisations that offer free and independent advice on your financial problems.

The [Citizen's Advice Bureau](#) have an online household budgeting tool to work out how much you have available to repay your non priority debts. These include credit cards, overdrafts and other loans. At the end, you will be able to print off a financial statement which you can use to come to an agreement with your creditors.



The [Money Advice Service](#) offer a free Money Health Check which shows areas to focus on and practical ways to improve your financial situation.

The [National Debt Line](#) offer free debt advice using their My Money Steps online tool or via their free debt advice line on 0808 808 4000 Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm.

[Step Change Debt Charity](#) offer free advice line for problem debt 0800 138 1111 (including all mobiles) or an online [Debt Remedy](#) via their website.

The [Shelter money service](#) offers advice on identifying the debts that need urgent attention and that could have the greatest impact if not sorted out. It will also help you to identify non-priority debts and offers advice on how to deal with bailiffs.

You can download and complete an income and expenditure form to show Exeter City Council or another agency if you need financial advice.

There is either:

- an income and expenditure calculator ([excel format](#)) which adds your figures for you, or
- an [income and expenditure \(PDF\)](#) sheet that can be downloaded and printed so that you can add your figures yourself.

To complete your own assessment you need to list:

- **How much money do you have coming in**
working out how much money comes into your household is the first step towards completing a personal budget. You need this to work out how much money to offer creditors (the people you owe money to).
- **Maximising your income:**
One of the most important things you can do to help sort out your money problems, is to make sure you are getting all the income you possibly can.
- **Where does the money go**
You need to work out how much money you and your family spend on living expenses.
- **How much is left over**
Look at what money is left after working out your essential living expenses.

