

16 September 2010

CONTACT US

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## Early Warning

From your information, it looks like financial issues may become a problem to you soon. If in doubt, please seek professional advice.



### YOUR MONTHLY FINANCES

Your Income	£3,200.00
Your Expenditure	£2,790.00
Your Disposable (Monthly)	£410.00



### TIME TO PAYBACK

If you saved all available cash, this is how long it would take to pay back your debt at differing interest rates:

At 25% APR: 10 Months.  
At 15% APR: 9 Months.  
At 5% APR: 9 Months.



### YOUR DEBT RATING



The Government has four indicators which it uses to define whether an individual has too much debt.

**Your results show that you meet 2 out of 4.**



### QUICK DEBT RATIO



8%

This number varies as some people can pay back high amounts without a problem. However we are concerned when this level is above 50%.

You have stated that your unsecured debt is £3050

**This does not include mortgage or secured loan payments.**



### LIFESTYLE ISSUES



**Anything above 4/10 could be an issue.**

Finances are important as they help us to live but your own health should not be put at risk worrying about them.



### WHAT TO DO NOW

Call **08450 30 30 30** to discuss how you can solve your debt problems.

**Your reference number is KL24753.**