



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.