Falkirk Council

QUESTIONS

1. Do you agree that the Standard Financial Statement (SFS) should be adopted in Scotland as the new Common Financial Tool?

   Yes ☐   No X   Don’t know ☐

   If you answered ‘No’ to Q1 - please go to Q3

2. If introduced, should the SFS be used in the review of existing contributions which were not originally determined using the SFS?

   Yes ☐   No ☐

   If you answered ‘No’ to Q2, what would be the appropriate method for reviewing the contribution amount?

   Answer: _______________________________________________________________

   Please now go to Q5

3. For what reason(s) do you believe the SFS is not the appropriate tool for all Scottish statutory debt management and debt relief solutions?

   Please provide information and any evidence that supports your reason(s).

   Answer: I feel that the SFS is not an appropriate tool to be used for all Scottish statutory debt management and debt relief solutions and it does not take into account clients who live in rural areas where their travel and food costs may be higher than say a client who lives in a town or city. I also think the figures are unrealistic for a family who are benefit dependent for example or low income families and does not allow enough flexibility.
4. What do you consider an appropriate method for determining a debtor’s contribution for a Scottish statutory debt management and debt relief solution?

Please provide information and any evidence that supports this and detail who you consider should manage and fund this process.

Answer: Myself and members of my team have had no problems with creditors from other parts of the UK accepting a financial statement on behalf of a client using the CFS figures.

I feel that the current use of the CFS figures is sufficient however as previously stated I feel there has to be more flexibility with regards to fuel costs and also food and housekeeping.

I would also like to state that to date I feel there has been very little information provided on the SFS and the Trigger Figures that will be used and would like to see more information before making a comparison or decision. I have seen an example when I attended a Money Advice Service event in May 2017 however since then I have seen very little information to allow me to make a comparison between the CFS and SFS figures.

5. If the SFS is to be introduced from 1 April 2018, will you be able to make any required changes to your IT and other operating systems, in time to use the SFS from this date?

Yes X No □

If you answered ‘No’ to Q5, how long after 1 April 2018 do you believe you will be ready to use the SFS?

Up to 3 months □ 3 to 6 months □ a longer period (Please specify) _______