

SCENARIO 1

Imagine the following scenario and use the information below to complete the form:

- Your home is worth **£500,999**
- You own it outright and do not have a mortgage
- You live on your own
- You have **£12,000** of savings in the bank
- You have a weekly income of **£300** from your pension
- You aren't sure which residential home you would like to move to, so do not yet know how much it will cost per week
- As you will still own your property you will need to pay for its upkeep. You estimate you will need to spend **£200** per week maintaining your property

Please complete the following questions:

Given the scenario above, would you be eligible to enter a deferred payment agreement with your council?

Please circle: Yes No

If no, what was the reason?

If you were to enter a DPA for the duration shown, how much would it cost in total? £ _____

What is the interest rate you will be charged? _____ %

What will be the estimated total cost of the interest you will be charged? £ _____

If you had entered this information for real, what would you expect to be directed to next / be able to do next?

SCENARIO 2

Imagine the following scenario and use the information below to complete the form:

- Your home is worth **£500,999**
- You own it outright and do not have a mortgage
- You live on your own
- You have **£42,000** of savings in the bank
- You own shares worth **£2,500**
- You have a weekly income of **£300** from your pension
- You aren't sure which residential home you would like to move to, so do not yet know how much it will cost per week
- As you will still own your property you will need to pay for its upkeep. You estimate you will need to spend **£200** per week maintaining your property

Please complete the following questions:

Given the scenario above, would you be eligible to enter a deferred payment agreement with your council?

Please circle: Yes No

If no, what was the reason?

If you were to enter a DPA for the duration shown, how much would it cost in total? £ _____

What is the interest rate you will be charged? _____ %

What will be the estimated total cost of the interest you will be charged? £ _____

If you had entered this information for real, what would you expect to be directed to next / be able to do next?

SCENARIO 3

Imagine the following scenario and use the information below to complete the form:

- Your home is worth **£304,000**
- You still have **£10,990** left to pay on your mortgage
- You currently live at home with your spouse
- You have **£12,000** in savings in the bank
- You have **£3,600** in shares
- You have a further **£2,000** in other investments
- You have a weekly income of **£203** from your pension
- You know where the residential home is you would like to move to, and the weekly cost there is **£670** per week

Please complete the following questions:

Given the scenario above, would you be eligible to enter a deferred payment agreement with your council?

Please circle: Yes No

If no, what was the reason?

If you were to enter a DPA for the duration shown, how much would it cost in total? £ _____

What is the interest rate you will be charged? _____ %

What will be the estimated total cost of the interest you will be charged? £ _____

If you had entered this information for real, what would you expect to be directed to next / be able to do next?

SCENARIO 4

Imagine the following scenario and use the information below to complete the form:

- Your home is worth **£304,000**
- You still have **£10,990** left to pay on your mortgage
- You live on your own
- You have **£12,000** in savings in the bank
- You have **£3,600** in shares
- You have a further **£2,000** in other investments
- You have a weekly income of **£203** from your pension
- You know where the residential home is you would like to move to, and the weekly cost there is **£670** per week

Please complete the following questions:

Given the scenario above, would you be eligible to enter a deferred payment agreement with your council?

Please circle: Yes No

If no, what was the reason?

If you were to enter a DPA for the duration shown, how much would it cost in total?

£ _____

What is the interest rate you will be charged?

_____ %

What will be the estimated total cost of the interest you will be charged?

£ _____

If you had entered this information for real, what would you expect to be directed to next / be able to do next?
