

# THIS IS HOW IT WORKS



## 1. GETTING TO KNOW EACH OTHER

After you've requested our assistance, we'll first schedule a home visit. The goal of this visit is for us to get to know each other, and to discuss the details of your situation. Your supervisor will also be present. If you still want to use our services after this visit, we'll fill out all the necessary paperwork together. We then submit that paperwork to a judge, who has to approve it.

## 2. COURT VISIT

The court will send both you and Beaufin an invitation to a hearing within 4 to 8 weeks. We'll attend this hearing together, and you can also bring along your supervisor. During the hearing, the judge will ask us a number of questions. Based on our answers, he or she then decides if Beaufin can be your bewindvoerder (administrator). We will also receive an official letter with the judge's ruling after the hearing. After that, we can get to work for you.



Visit to the judge



## 3. YOUR OWN DEDICATED CONTACT PERSON

You will have your own dedicated contact person, who will schedule regular appointments with you. By checking in with you, he or she always knows what's going on in your life, and what your needs might be. That way, there are never any unwanted surprises! If your contact person isn't available, somebody else at Beaufin will help you. Everyone at Beaufin knows a lot about money, and about how to deal with rules and regulations. The judge reviews the work of all our bewindvoerders (administrators) every year to check that they are doing a good job.



## 4. YOUR OWN BUDGET PLAN

Together with your dedicated contact person, you write up a plan for the money you receive each month: how much do you need for your monthly bills, and how much is left for fun things? This is called a budget plan. The budget plan also states what your living expenses allowance is: this is the money you receive for groceries. Usually, you will receive this allowance on a fixed day of the week. But you may come to a different agreement with your contact person. The plan also states how much money you're going to save each month. Because that's a condition set by the judge

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## 5. YOUR BANK ACCOUNT

We'll give you two new bank accounts. Usually, these will be accounts with either ABN-AMRO or Rabobank. The first is the trust account. This is the account that receives your income, and which we'll use to pay all your fixed monthly expenses. The second is a basic bank account. Your living expenses allowance will be transferred to this account each week, on Wednesday. You will get your own debit card for this account, which you can use at a cash machine or to pay for your groceries at the supermarket. And don't worry, the account can't be overdrawn. In the end, though, it's still your money, and you can always see how much is left in both accounts. The only difference is that we handle your bank matters for you.

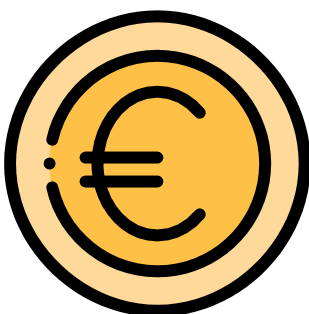


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## 6. MONTHLY CHARGES

We also charge money for the work we do for you. The amount we receive is the same for every bewindvoerder (administrator) in the Netherlands. That means the costs are the same for everyone. To start using our services, you pay a one-time fee, and after that you pay a fixed amount each month. Sometimes there might be extra charges for special services. We always ask the municipality to cover our costs if you have a low income. This is called special assistance.

All our rates can be found on our website:  
[www.beaфин.nl/bewindvoering/tarieven](http://www.beaфин.nl/bewindvoering/tarieven)



## **ABOUT US**

At Beaufin, we understand money. And we know how to deal with paper work. So if you use our services, you can rest assured that your money is in safe hands. You won't have to worry about your finances anymore, because we take care of your benefits, your allowances and your insurance. We make sure that every form is filled in correctly and submitted on time.

## **YOUR OWN DEDICATED CONTACT PERSON**

Together with your dedicated contact person, you write up a plan for the money you receive each month: how much do you need for your monthly bills, and how much is left to do fun things with? We take care of all your important financial matters, while you receive an allowance for all your other expenses. And we also make sure that you save some money each month, in case you need to pay for something expensive.

If you need extra money – say you want to take out a subscription or buy a new iron – all you need to do is give us a call or send an email. Then, after we've checked to see if you can spare the expense, we'll transfer the money to you or make the necessary arrangements.

## **SPECIAL SITUATIONS**

If you're planning on moving or going on vacation, we need to know. We also need to know if you want to buy something expensive, so that we can look at what's possible together.

## **WHAT DO WE DO FOR YOU?**

- Open and manage bank accounts on your behalf
- Pay all your fixed monthly expenses
- Pay your bills
- Apply for a debit card
- Transfer an allowance for your living expenses
- File your tax return
- Take care of your benefits and allowances
- Handle your mail
- Arrange your insurance
- Manage your savings
- Pay off your debts, if you have any (sometimes together with a debt relief agency)

## **CHECKED BY A JUDGE**

All of the work we do for you is checked by a judge, who receives a full report once a year. You receive a copy of the report too, so you'll know everything the judge knows.

## **WE WORK TOGETHER**

We believe that finding the best way to manage your money is something that can only be done together. Of course, we might have to tell you that something is just not possible sometimes. Either

because you don't have enough money, or because it wouldn't be a smart choice. But if that happens, we'll always look at what else might be possible – together. Sometimes we'll find a good alternative, and other times we won't. But we always try to find a fitting solution.

## DO YOU DISAGREE WITH SOMETHING?

If you disagree with one of our decisions, or if you have a complaint, please let us know. First, you and your contact person will be asked to try to work out a solution together. This could be done either by phone or email, or during a home visit. You can also ask your supervisor – or someone else – to be present during this visit. If you can't come to an agreement with your contact person, we will schedule a conversation with the director of Beaufin. Your contact person will also be present during this meeting. If the problem is still not resolved after your conversation with the director, you can file an official complaint. You can find our complaints policy on our website: [beaufin.nl/over-ons/klachten](https://beaufin.nl/over-ons/klachten).

### APPLYING FOR BEWINDVOERING (ADMINISTRATION)

- START**  
Submit your application
- AFTER 2 WEEKS**  
You'll receive a bill from the court.  
We'll take care of this for you!
- AFTER 4 WEEKS**  
You'll receive an invitation to the court hearing by post
- AFTER 8 WEEKS**  
Court hearing
- AFTER 10 WEEKS**  
You receive the court's decision by post

### GETTING STARTED

#### RIGHT AWAY

- The bewindvoerder (administrator) can get started
- He or she will come by to pick up the necessary documents
- Your bank is informed
- The bewindvoerder (administrator) applies for a trust account and a basic bank account for your living expenses

#### AFTER 1 WEEK

- The new bank accounts are ready to be used
- The bewindvoerder (administrator) maintains access to your old bank account
- You receive your first living expenses allowance

#### AFTER 2 WEEKS

- All the institutions you have to deal with for your income, your monthly expenses and your debts have been entered into our systems
- We now pay your fixed monthly expenses
- We notify all relevant financial institutions of your new mailing address

#### AFTER 4 WEEKS

We apply for special assistance from the municipality

#### AFTER 2 MONTHS

If necessary: sign up for debt relief

*Ruimte om te leven!*