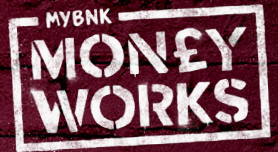


# PRIORITY BILLS AND DEBTS



## ELECTRICITY, GAS AND TELEPHONE



- You could be cut off
- Your water supply cannot be cut off

## RENT OR MORTGAGE



- You could be evicted
- You could lose your home

## TV LICENSE



- You could have money taken from your benefits or wages
- A bailif could take your belongings
- You could go to prison
- You could get a very big fine

## COUNCIL TAX



- You could have money taken from your benefits or wages
- A bailif could take your belongings
- You could go to prison

## MAINTENANCE FOR OTHERS, INCLUDING SUPPORT FOR CHILDREN



- You could have money taken from your benefits or wages or bank account
- A bailif could take your belongings
- You could go to prison

## SECURED LOAN



- You could lose your home / car

# NON PRIORITY DEBTS

## CREDIT CARD

## BANK OVERDRAFT

## STORE CARD

## PERSONAL LOAN

## CATALOGUE

- These are sometimes called "credit debts"
- You can not be imprisoned
- You could be taken to county court

# TIPS FOR DEALING WITH DEBT



## DON'T PRETEND NOTHING'S WRONG

The problem WON'T go away. The longer you leave it, the worse it gets.



## ALWAYS KEEP A RECORD

Of letters and papers you send or receive. Also, make a note of all calls you make and what happened.



## GET HELP FROM AN INDEPENDENT DEBT HELP ORGANISATION

Especially if you get taken to court. Fill in reply forms to court papers, and let the court have all the facts. Always go to court hearings and take your personal budget with you.



## GET IN TOUCH WITH YOUR CREDITORS STRAIGHT AWAY

Explain your situation. Don't be talked into making payments or arrangements you can't afford, but tell them your circumstances.



## WORK OUT YOUR PERSONAL BUDGET

This is what you should show your creditors (those you owe money) when you contact them.



## WORK OUT A REASONABLE OFFER FOR EACH CREDITOR

Don't worry if the offer seems small. Creditors prefer a regular small amount more than an offer you can't afford.



## MAKE THE MOST OF YOUR INCOME

Check you are claiming all the benefits and tax credits you can. If you've lost your job, or are off work because you're ill, check if any debts are covered by payment protection insurance.



## DON'T LOSE HEART

Even if creditors are difficult or persistent – if the first person you speak to is unhelpful, ask to speak to someone more senior and stand your ground.



## FACE YOUR PRIORITY DEBTS FIRST

For example, debts that could mean losing your home, or having your gas or electric cut off.



## DON'T BORROW MONEY

To pay off your bills without thinking carefully. Get advice first. This kind of borrowing could get you into more trouble.

## WHERE TO GO FOR DEBT HELP

### STEP CHANGE

Step Change is a charitable organisation that offers free advice to people struggling with debt. It provides free, independent, impartial and realistic counselling on personal budgeting, advice on the wise use of credit and, achievable plans to repay debts.

**Free Telephone:**  
0800 138 1111

**Website:**  
[www.stepchange.org](http://www.stepchange.org)

### UK INSOLVENCY HELPLINE

The UK Insolvency Helpline is a national telephone helpline for people with debt problems. They give expert advice over the phone and send callers in debt a free self-help information pack. The service is free and confidential.

**Free Telephone:**  
0800 04 6918

**Website:**  
[www.insolvencyhelpline.co.uk](http://www.insolvencyhelpline.co.uk)

**Opening Hours:**  
Mon/Fri 8:30pm-8pm

### NATIONAL DEBTLINE

National Debtline is a national telephone helpline for people with debt problems in England, Wales and Scotland. They give expert advice over the telephone and send callers in debt a self-help information pack free of charge. The service is free, confidential and independent.

**Free Telephone:**  
0808 808 4000

**Website:**  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Opening Hours:**  
Mon/Fri 9am-9pm  
Sat 9.30am-1pm

### CLEAR START

Clearstart are a debt helpline that offers advice to people with personal debts over £1,000.

**Free Telephone:**  
0800 988 9345

**Website:**  
[www.clearstart.co.uk](http://www.clearstart.co.uk)

### PAYPLAN

Payplan is a UK based debt help organisations best known for their free debt management plans

**Free Telephone:**  
0800 280 2816

**Website:**  
[www.payplan.com](http://www.payplan.com)