

Debt and money management

This factsheet explains what you should do if you have debts that you cannot afford to pay. It explains how you can negotiate affordable payments, what can happen if you do not pay, and gives details of organisations that can help.



KEY POINTS

- Some organisations provide free and confidential help and advice. You don't have to deal with the debts by yourself.
- Make sure your income is paid into a bank account that is not linked to your debts.
- Write a budget sheet to work out what you can afford to pay.
- Separate your debts into priority and non-priority – deal with priority debts first.
- If you do not pay your priority debts you may lose something important, for example your home or fuel supply.
- If you do not pay non-priority debt you may be contacted by a debt collection agency or get a county court judgment.
- You will default on you debt if you do not pay at the rate agreed when the agreement started. This will be noted on your credit reference file.

This factsheet covers:

1. [What are the links between debt and mental health?](#)
2. [What is debt?](#)
3. [Who can I speak to about my debt problems?](#)
4. [Do I need to change my bank account?](#)
5. [How do I draw up a budget sheet?](#)
6. [How do I negotiate with non priority creditors?](#)
7. [Shall I tell my creditors about my mental illness?](#)
8. [What can creditors do if I do not pay?](#)
9. [What other options are available?](#)
10. [Will I be 'blacklisted'?](#)

[Top](#)

1. What are the links between debt and mental health?

Studies show that one in four people with a mental health problem also have debts¹ and that one in two adults with debts also have a mental health problem².

Debt and mental health problems can be caused for a number of reasons including: redundancy, bereavement, relationship breakdown and abuse.

Mental health problems can affect your decision making skills, your motivation levels and the amount you earn. If you are signed off sick or unable to work long-term, you may find you struggle to earn enough to pay your bills.

[Top](#)

2. What is debt?

A debt is money that you owe to an organisation or another person. The organisation or person that you owe the money to is called the 'creditor'.

Normal bills, for example rent or electricity are not debts. They are essential expenses. But if you fall behind with any essential expenses, the money you owe is a debt.

Try separating out your debts into two categories. This can make sure the most important ones are paid first. These are priority and non-priority debts.

Priority debts

A priority debt is a debt that means you would lose something if you did not pay it. Because you might lose something, they are more important than other debts. If you have both priority and non priority debts, it is vital that you deal with the priority debts first.

Example of priority debt³	Consequence of non-payment
Mortgage or secured loan arrears	Repossession of property
Rent arrears	Eviction from property
Council tax arrears	Imprisonment (if refusing or neglecting to pay)
Gas / electricity arrears	Disconnection
Magistrates court fines	Imprisonment
Child maintenance arrears	Imprisonment / disqualification from driving (if refusing or neglecting to pay)
Hire purchase arrears	Repossession of hire purchase goods

Non priority debts

A non priority debt is any debt that is not a priority. This might include credit cards, unsecured loans and overdrafts. It also includes debts such as water arrears and money owed to family and friends.

All non priority creditors should be treated fairly. You should not make full payments to one creditor while reducing payments to another. If you cannot afford the minimum payment to any of your non priority debts, you should make reduced payments to all of them using a pro rata calculation. You can find more information about this below.

A debt adviser will help separate your priority and non priority debts before explaining what options are available to you for dealing with them.

[Top](#)

3. Who can I speak to about my debt problems?

Speak to a debt adviser if you cannot pay your debts. A debt adviser will understand your situation and tell you about your options.

You should not agree to pay someone to help with your debt, as there are many organisations that will help you for free. Some debt advice organisations focus mainly on options that they charge a fee for, so may not be impartial.

When you speak to a money adviser, they will ask you about your circumstances and the debts that you owe. Once they understand your situation a money adviser can:

- advise you on how you could maximise your income,
- help you draw up a budget sheet,
- help you prioritise debts, and
- explain the options for dealing with debts that are available and appropriate for you.

Some organisations offer 'self help' advice. This means they will tell you what your options are, but you will have to contact your creditors and complete any necessary forms yourself. Other organisations offer a case work service, which means they would take a more active role in helping you deal with your debts.

There are contact details for organisations that provide free debt advice in the useful contacts section.

[Top](#)

4. Do I need to change my bank account?

Your bank or building society can take money from your account if you have a debt with the same banking group.

To make sure this doesn't happen it is important that you have all your income paid into a bank or building society account that is not linked to any of your debts. The Lending Standards Board website lists the main banking groups: www.lendingstandardsboard.org.uk/subscriberlist.php

If you need to open a new account, you should ask for a basic account. This is an account without a credit facility (for example an overdraft). Your wages or benefits can be paid into this. You will still be able to withdraw money from a cash point and set up standing orders and direct debits.

Example

Hugo cannot afford to pay a Bank of Scotland credit card. His wages are paid into a Lloyds TSB current account. As Bank of Scotland and Lloyds TSB are both part of the Lloyds Banking Group, his wages can be used to pay his credit card debt. Hugo needs to open a basic account away from Lloyds Banking Group to make sure that his wages are protected and his essential bills can be paid.

If you apply for a basic bank account, your credit history should not affect your application. You can find more information about basic bank accounts on the Money Advice Service website:

www.moneyadviceservice.org.uk/en/articles/basic-bank-accounts

[Top](#)

5. How do I draw up a budget sheet?

A budget sheet will help you budget your money and explain your financial situation to your creditors. A budget sheet may also be called a personal budget, an income and expenditure sheet or a financial statement. To prepare a budget sheet follow the six steps below.

Budget sheet - six steps

[Step 1 – List monthly income](#)

[Step 2 – List essential expenditure](#)

[Step 3 – Calculate monthly surplus](#)

[Step 4 – List and negotiate with priority creditors](#)

[Step 5 – List non-priority debt](#)

[Step 6 – Calculate fair offers](#)

Step 1 – List monthly income

Include:

- income from any employment,
- all benefits,
- tax Credits,
- pensions,
- maintenance, and
- all other income you receive.

For each item on the list, write down how much you are paid each month. If you are not paid monthly you will need to do one of the calculations in the box below to work out the monthly amount. Once you have listed them all, add them together to work out your total income.

Working out your monthly income

If you get paid weekly:

Income (£'s) x 52 ÷ 12 = £'s per month

If you get paid fortnightly:

Income (£'s) x 26 ÷ 12 = £'s per month

If you get paid every 4 weeks:

Income (£'s) ÷ 4 x 52 ÷ 12 = £'s per month

If you get paid quarterly:

Income (£'s) ÷ 3 = £'s per month

Example

Paul has schizophrenia and claims Employment & Support Allowance (ESA) and Personal Independence Payment (PIP). His ESA is paid fortnightly at a rate of £216.30. His PIP is paid every four weeks at a rate of £217.80. He needs to work out his total income per calendar month (pcm). He will do the following calculations:

ESA £216.30 per fortnight

$£216.30 \times 26 \div 12 = £468.65 \text{ pcm}$

PIP £217.80 every 4 weeks

$£217.80 \div 4 \times 52 \div 12 = £235.95 \text{ pcm}$

He can now add these two figures together to work out his total monthly income

ESA	£468.65
PIP	£235.95
Total	£704.60

Step 2 – List essential expenses

Write down everything that you need to spend money on each month. You may need to use the same calculations that you did in the income section to work out monthly figures. Once you have written down all of your expenses, add them up to work out your total monthly expenses. Do not include payments to debts or arrears

Include:

- rent / mortgage / secured loan,
- service charge,
- council Tax,
- gas / Electric / Water,
- care and/or mobility costs,
- home insurance,
- food,
- phone bill,
- TV Licence,
- clothing,
- hobbies,
- child care costs,
- cleaning products, and
- travelling expenses.

If you are unsure how much you spend on anything, try checking your bank statements for clues. If that doesn't help you may need to have a rough guess, but try to be as accurate as possible.

Example

Paul has the following monthly expenses

Gas	£45
Electricity	£40
Water	£25
Food	£180
Care costs	£150
Cleaning and personal care	£30
Travelling expenses	£40
Clothing	£15

TV Licence	£12
Telephone / internet / TV	£40
Hobbies and leisure	£40
Money for emergencies	£10
Christmas & birthday fund	£5
Magazine subscription	£5
Total expenditure	£637

Step 3 – Calculate monthly surplus

Your surplus income is what you have left over after all of your essential expenses are paid. Take away your total expenditure from your total income to work out your surplus.

Use your surplus income to make repayments on any debts you have. If you have no surplus income to offer creditors you should speak to a debt adviser to find out what options are available.

You can find more information on ‘**Options for Dealing with Debt**’ at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

Example

Paul can now work out what he can afford to pay his creditors by taking away his total monthly expenditure from his total monthly income

Total income	£704.60
Total expenditure	£637.00
Surplus income	£67.60

Step 4 – List and negotiate with priority creditors

Include:

- rent /mortgage or secured loan arrears,
- council tax arrears,
- gas / electricity arrears,
- magistrates court fines,
- tax arrears,
- benefit overpayments,
- hire purchase arrears, and
- child Maintenance arrears.

You should contact your priority creditors as soon as possible. If you need to get advice, let your creditors know. They may be able to freeze any action for a short time while you get help. Send your creditors a copy of

your budget sheet and any other relevant information that explains the situation. This could include information about your mental health and how it impacts on you paying your debts.

If you have priority debts there is a risk of losing something. It is important that you speak to a debt adviser to ensure they are dealt with appropriately. Contact details of various organisations that provide debt advice can be found in the useful contacts section of this factsheet.

Example

Paul had electricity arrears totaling £140 and gas arrears of £60. He contacted a debt adviser who reminded Paul that non-payment of these debts, could lead to disconnection of his fuel supply.

The debt adviser helped Paul complete a budget sheet, which showed he has £67.60 surplus income available. She suggested that he makes an offer that would clear both debts in 6 months. Paul contacted the suppliers and offered to pay the following amounts on top of his ongoing monthly payments.

Gas arrears: £10

Electricity arrears: £25

These offers are accepted. This leaves £32.60 for non-priority debts, Paul's fuel debts will be paid in 6 months. After this he can increase the repayment to the others.

Step 5 - List non-priority debts

Make a list of all of your non-priority debts and write down how much you owe to each one. You should make arrangements to pay off priority debts first. If you still have some surplus income, you can work out fair offers to repay your non priority debts.

Include:

- credit Cards,
- overdrafts,
- unsecured loans,
- catalogues,
- water arrears, and
- debts to family and friends.

Step 6 – Calculate fair offers

All non-priority creditors should be treated fairly. If you have money to offer, each should get a fair proportion based on the amount you owe. The best way to do this is with a pro-rata calculation.

Pro-rata calculation

To calculate fair offers for your creditors you will need to know:

- How much you owe for each debt
- Your total debt (to all non priority creditors)
- Your surplus income (after priority debt arrangements)

To work out how much you should pay to each creditor, follow the calculation below for each of your debts:

Surplus income x each individual debt ÷ total debt = pro-rata offer

Example

Paul has 3 non priority debts totalling £600. He owes £150 water arrears, £350 on a credit card and has £100 overdraft. He has £32.60 per month to repay his debt.

To find out how much he should pay to each creditor, Paul needs to do the following calculations:

Water: $£32.60 \times £150 \div £600 = £8.15$

Credit card: $£32.60 \times £350 \div £600 = £19.01$

Overdraft: $£32.60 \times £100 \div £600 = £5.43$

You will find an online budget sheet on the National Debtline website:
www.nationaldebtline.org/EW/steps/step2/Pages/Step_2_11.aspx

If you need help writing a budget sheet you should speak to a debt adviser. You will find contact details for a number of organisations that provide debt advice in the 'useful contacts' section of this factsheet.

[Top](#)

6. How do I negotiate with non priority creditors?

Once you have worked out how much you can afford to pay each lender, you should write to each one and tell them what your offer is. Send a letter for each debt, and enclose a copy of your budget sheet. This will help to explain your circumstances. Ask the creditors to accept your reduced offer and freeze interest and charges.

Creditors do not have to set up a reduced payment plan. This means they could refuse your offer. This is why it is helpful to send a reasonable budget sheet.

Creditors must not refuse any money you send them. You should pay the amount that your income and expenditure sheet says you can afford even if the creditor says they want you to pay more.

When communicating with non priority creditors try to keep everything in writing. Keep a record of everything you send, receive and of all payments made.

[Top](#)

7. Shall I tell my creditors about my mental illness?

It may be helpful to tell your creditors about any mental health conditions if they make it difficult to pay your debt. Some creditors follow guidelines on how to deal with customers who are living with mental illness.

Adjustments that creditors could make when they are told a customer has a mental illness may include the following.

- Moving the account to a specialist team with an increased awareness of mental illness.
- Communicating in a more appropriate way. For example, if you find telephone calls stressful the creditor may agree to only contact you in writing.
- Communicating at times which are more suitable to you. For example, if the medication you take makes you tired in the mornings they may agree to only call you in the afternoon
- Placing the account on hold.
- Agreeing to write off all or part of the debt.

Creditors may want to see some medical evidence of your illness before they agree to make adjustments. This evidence should come from a health care professional that supports you. The information that may be useful to the creditors will include:

- details of your condition,
- how long you have been affected by the condition, and
- an explanation of how your condition affects your ability to manage money

The Money Advice Liaison Group (MALG) created the '[Debt and Mental Health Evidence Form](#)'. This form may be given to you by your debt adviser or creditor to ask for information about your mental illness from health and social care professionals. The creditors can then use the information to help them deal with your account.

How is this information used?

If you tell your creditors about your condition, they might use this information to make decisions about your account. This Information will be kept on file for as long is needed for their business purposes. This information is not allowed to be shared with other organisations.

Creditors should not use the information you have given to make lending decisions in the future. But they may ask further questions about your condition to make sure they are lending responsibly.

[Top](#)

8. What can creditors do if I do not pay?

Creditors of priority debts have different powers of recovery depending on the debt. Many will need a court hearing before taking action. It is very important that you speak to a debt adviser if you have any priority debts.

Once you miss a payment to a debt, the creditor should contact you and tell you that you are in arrears. If you cannot make an arrangement to clear the arrears they may pass the debt to a debt collection agency or apply for a County Court Judgment.

Debt Collection Agencies (DCA)

A DCA has no more power than the original creditor. They are not bailiffs and cannot come into your home or take anything from you. A DCA works on behalf of the original creditor. If you feel they are acting inappropriately you should complain to the DCA and the creditor.

If a DCA contacts you, you should deal with them in the same way as the original creditor. Send them a copy of your completed budget sheet along with a letter explaining the situation and making an offer of payment (if you can afford one). If possible you should communicate with them in writing only and keep a record of all correspondence.

County Court Judgments (CCJ)

If reasonable steps have been taken to collect a debt⁴, creditors can apply for a County Court Judgment (CCJ). If you get a CCJ, the court will assess your situation and tell you how much you have to pay.

A CCJ is a paper based process. You will not normally have to attend a hearing. You will need to complete the paperwork that is sent to you, and provide information as required.

You will receive a claim form through the post from the court. You have 14 days to respond to this form.⁵ Seek debt advice if you need assistance. When you respond your options include:

- Admit that you owe the debt and make a repayment offer based on your income and expenditure. This offer should take into account any other debts you have.
- Dispute that you owe all or part of the debt. If you want to challenge a debt you will need legal advice because an unsuccessful dispute can lead to an increased debt.
- Ask for an additional 14 days to respond while you gather evidence or seek advice about disputing the debt.

If you do not respond to the claim form in 14 days you will receive a 'judgment in default'. This means the court decides how much you should pay. This could mean all of the debt, plus costs, are due immediately.⁶

If you do not reply to the claim form or you do not pay what the court has ordered, you will default on the CCJ. This allows the creditor to use enforcement options.

The enforcement options available to creditors if you default on a CCJ are the following.

Order to Obtain Information⁷

If a creditor wants more information about your financial situation they can apply for an Order to Obtain Information. This means you will have to attend court and provide any information that has been requested.

Attachment of Earnings⁸

If you are working and have defaulted on a CCJ, the creditor can apply for an Attachment of Earning. This allows money to be taken directly from your wages at a rate set by the court.

Third party Debt Order⁹

If you are owed money by a third party and you default on a CCJ, the creditor can apply for a third party debt order. This orders the third party to pay the money directly to the creditor.

Warrant of Execution¹⁰

If you have defaulted on your CCJ, the creditor can apply for a warrant of execution. This allows bailiffs to come to your home and attempt to seize goods. There are rules that set out what actions a bailiff is allowed to take. If you are threatened with, or are contacted by bailiffs, you should contact a debt adviser immediately.

Charging Orders¹¹

If you own your property and you have received a CCJ the creditor can apply for a Charging Order. This will secure the debt against your home, or other valuable assets you own. A Charging Order is different to the other enforcement options because the creditor can apply for one even if you are up to date with the payments ordered by the court.

If you are threatened with any court enforcement, it is important that you seek immediate debt advice. There are usually steps you can take to deal with the situation, but you need to act as quickly as possible.

If you cannot afford to pay the amount the court has set, you can apply to 'vary' the CCJ.¹² A variation of a judgment will get the court to look at your circumstances again and set a new order if appropriate.

9. What other options are available?

There are a number of options available if you cannot afford to pay your debts. A debt adviser will be able to explain what options are suitable for you. The options may include the following.

- Free Debt Management Plan (DMP).
- Administration Order.
- Debt Relief Order (DRO).
- Individual Voluntary Arrangement (IVA).
- Bankruptcy.
- Requesting write offs.

You can find more information on '**Options for Dealing with Debt**' at www.rethink.org. Or you can call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

[Top](#)

10. Will I be 'blacklisted'? ¹³

There is no blacklist. There are three credit reference agencies in the UK who store information about your credit history. This information is called your credit reference file or credit report. You can find contact details for each of these agencies in the useful contacts section of this factsheet.

If you are applying for credit (such as a mortgage, bank account with an overdraft facility, credit card or loan) the creditor will check your credit report. They will use that information to decide if they will lend to you. The credit reference agencies provide information to help lenders make a decision. They do not say who can and cannot have credit.

Other organisations that might want to check your credit report may include:

- landlords, and
- potential employers (mainly only those within the financial sector & they must have your written consent).

Most information stays on your credit report for six years, but this is not always the case. The table below lists all the types of information that you may find, and how long that information will appear on your credit report.¹⁴

Information on a credit report	How long it stays on file
Electoral roll information (address at which you are registered to vote).	Indefinitely
Financial links – information about the credit history of anyone you have a joint account or other financial link with.	When a financial link ends you can advise the credit reference agency of the ‘disassociation’ and they can change the records
Formal insolvency (bankruptcy, IVA, DRO) / Court judgments.	6 years from the date the order, arrangement or judgment is made
Live accounts – mortgages, credit cards, loans, current accounts.	While account is open and 6 years from when it is closed
Defaults.	6 years from the default
Credit report searches – when a credit search is done by a creditor (e.g. when you apply for credit).	1 or 2 years depending on the credit reference agency

For a £2 fee, you can ask for a copy of your credit report by contacting the credit reference agencies. You should check your reports regularly to make sure the information about you is correct.

Check the reports from all three credit reference agencies. Not all creditors use all the agencies so you may find some information on one report which is not on another.

If you find information on your file that is not correct, you should contact the credit reference agency to find out how to correct it.

You can put information on your own credit reference files. This will be read by the creditor if they check your credit report. This is known as a notice of correction, it is free to do and can be up to 200 words.¹⁵

A notice of correction can be useful if you are struggling to get credit because something happened that you think creditors should take into account when making a lending decision (for example, you got a county court judgment when you were unwell).

Example

Notice of Correction (1)

I am aware that my credit reference file shows that I defaulted on my loan repayments to the bank in October 2011 and that I then received a county court judgment in June 2012. This was because I fell seriously ill around the time of the default and I had an extended stay in hospital. Once I recovered I returned to work and have been repaying this debt as quickly as possible. I have now been repaying the debt for over 4 years and it is almost paid in full. Please take these exceptional circumstances around the default and the court judgment into account when making a lending decision.

You can use a notice of correction to let lenders know if you have periods where you apply for lots of credit. This could be because of a condition and can be a way to warn lenders. It is not a guaranteed way to stop creditors lending. But if you have run up debts when unwell in the past, it may help make sure it doesn't happen again.

Example

Notice of correction (2)

I have bipolar disorder which I am receiving treatment for and have been for many years. Most of the time I am very sensible with money, budget well and pay any debts I have on time, but when I have manic periods I have been known spend recklessly and apply for more credit than I can manage.

For more information about this subject read the Information Commissioners leaflet called 'Credit Explained' here:
<https://ico.org.uk/media/for-the-public/documents/1282/credit-explained-dp-guidance.pdf>

[Top](#)

Rethink Mental Illness factsheets

You can find more information about:

- Options for dealing with debt
- Going into hospital – money matters
- Money matters- cancelling contracts

at www.rethink.org. Or call out General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

You can use the **Money Advice Service** website to find a debt adviser near you.

www.moneyadviceservice.org.uk/en/tools/debt-advice-locator

Money and Mental Health Policy Institute

The Money and Mental Health Policy Institute carries out research to tackle the problems linked to poor mental health and personal finance.

They have produced a free downloadable guide with practical advice on how to manage your money and deal with debts. This guide is for both people with mental illness and their carers.

To download the free guide: [Click here](#)

Web: www.moneyandmentalhealth.org/





National Debtline

Provide free, independent and confidential advice about debt. You can contact them over the telephone, by e-mail or letter.

Telephone: 0808 808 4000 (Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm)

Email via website: <https://www.nationaldebtline.org/EW/Pages/Email-us-for-Advice.aspx>

Website: www.nationaldebtline.org

StepChange

Provide free, confidential advice and support to anyone worried about debt. You can contact them over the telephone or online.

Telephone: 0800 138 1111 (Monday to Friday 8am to 8pm and Saturday 8am to 4pm)

Email via website: www.stepchange.org/Contactus/Sendusanemail.aspx

Website: www.stepchange.org/

Citizens Advice

Citizens Advice (CA) offers free, confidential, impartial and independent advice. Most areas of the country have a local CA service. They can advise on debts, benefits, housing and other issues/you could get face-to-face or telephone advice. Sometimes you might be able to get a home visit or advice by email.

Telephone (England): 08444 111 444

Telephone (Wales): 08444 77 20 20

Website: www.citizensadvice.org.uk

Credit Reference Agencies

Below are the three credit reference agencies in the UK.

Experian

Telephone: 0344 481 0800 or 0800 013 88 88 (Monday to Friday 8am-7pm Saturday 8am-4pm)

Address: CreditExpert, PO BOX 7710, Nottingham, NG80 7WE.

Email: help@creditexpert.co.uk

Website: www.experian.co.uk/

Equifax

You need to have an online account with Equifax to contact them.

Address: Equifax Ltd, Customer Service Centre, PO BOX 10036, Leicester, LE3 4FS.

Website: www.equifax.co.uk

Call Credit

Telephone: 0330 024 7574

Address: One Park Lane, Leeds, West Yorkshire, LS3 1EP.

Website: www.callcredit.co.uk



- ¹ Jenkins R, Bhugra D, Bebbington P, Brugha T, Farrell M, Coid J, Fryers T, Weich S, Singleton N, Meltzer H. Debt, income and mental disorder in the general population. *Psychological Medicine* 2008; 38(10): 1485-1493. doi:10.1017/S0033291707002516 (accessed 09 February 2017).
- ² Jenkins R, Fitch C, Hurlston M, Walker F. Recession, debt and mental health: challenges and solutions. *Mental Health in Family Medicine* 2009; 6(2): 85-90. www.ncbi.nlm.nih.gov/pmc/articles/PMC2777607/ (accessed 09 February 2017).
- ³ StepChange. *Which debts to pay first.* www.stepchange.org/debt-info/dealing-with-debt-problems/what-debts-to-pay-first.aspx (accessed 09 February 2017).
- ⁴ Ministry of Justice. *Practice Direction- Pre-action conduct and protocols.* www.justice.gov.uk/courts/procedure-rules/civil/rules/pd_pre-action_conduct#IDA4BA2 (accessed 09 February 2017) Paragraph 4.
- ⁵ As note 4, at para 6(b).
- ⁶ Ministry of Justice. *Civil Procedure Rules. Part 12- Default Judgement.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part12> (accessed 09 February 2017). Paragraph 12.7.
- ⁷ Ministry of Justice. *Civil Procedure Rules. Part 71- Order to Obtain Information from Judgement Debtors.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part71> (accessed 09 February 2017). Paragraph 71.2.
- ⁸ Ministry of Justice. *Civil Procedure Rules. Part 89- Attachment of Earnings.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/art-89-attachment-of-earnings> (accessed 09 February 2017).
- ⁹ Ministry of Justice. *Civil Procedure Rules. Part 72- Third Party Debt orders.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part72> (accessed 09 February 2017). Paragraph 72.1.
- ¹⁰ Ministry of Justice. *Civil Procedure Rules. Part 83- Writs and Warrants- General Provisions.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part-83-writs-and-warrants-general-provisions> (accessed 09 February 2017). Paragraph 83.2.
- ¹¹ Ministry of Justice. *Civil Procedure Rules. Part 73- Charging Orders, Stop Orders and Stop Notices.* <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part73> (accessed 09 February 2017). Paragraph 73.1.
- ¹² Gov.uk. *County court judgements for debt.* <https://www.gov.uk/county-court-judgments-ccj-for-debt/if-you-do-owe-the-money-pay-the-judgment> (accessed 09 February 2017).
- ¹³ Information Commissioner's Office. *Credit Explained.* <https://ico.org.uk/media/for-the-public/documents/1282/credit-explained-dp-guidance.pdf> (accessed 09 February 2017).
- ¹⁴ As note 13, at pages 22-23.
- ¹⁵ As note 13, at page 33.

© Rethink Mental Illness 2014
Last updated February 2017
Next update February 2019
Version: 7

This factsheet is available
in large print.

Rethink Mental Illness Advice Service

Phone 0300 5000 927
Monday to Friday, 9:30am to 4pm
(excluding bank holidays)

Email advice@rethink.org

Did this help?

We'd love to know if this information helped you.

Drop us a line at: feedback@rethink.org

or write to us at Rethink Mental Illness:

RAIS
PO Box 17106
Birmingham B9 9LL

or call us on 0300 5000 927.

We're open 9:30am to 4pm
Monday to Friday (excluding bank holidays)



Leading the way to a better
quality of life for everyone
affected by severe mental illness.

For further information
on Rethink Mental Illness
Phone 0121 522 7007
Email info@rethink.org



[facebook.com/rethinkcharity](https://www.facebook.com/rethinkcharity)



twitter.com/rethink_



www.rethink.org

Need more help?

Go to www.rethink.org for information on symptoms, treatments, money and benefits and your rights.

Don't have access to the web?

Call us on 0121 522 7007. We are open Monday to Friday, 9am to 5pm, and we will send you the information you need in the post.

Need to talk to an adviser?

If you need practical advice, call us on 0300 5000 927 between 9:30am to 4pm, Monday to Friday. Our specialist advisers can help you with queries like how to apply for benefits, get access to care or make a complaint.

Can you help us to keep going?

We can only help people because of donations from people like you. If you can donate please go to www.rethink.org/donate or call 0121 522 7007 to make a gift. We are very grateful for all our donors' generous support.



Rethink Mental Illness is a partner in:

