

# Debt

## Options when you are in debt

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This factsheet explains what you can do if you have debts that you cannot afford to pay. It gives an overview of the options that you may have, but you should speak to a specialist debt adviser first. The factsheet includes details of organisations that can help.

 KEY POINTS

- If you have debt problems you should speak to a debt adviser. You can get free specialist debt advice. This could be a national or local service.
- It can help to write a budget sheet showing your income and essential outgoings. This will show you how much you have got left over to pay your debts. It will also help you understand what options are available for dealing with your debt.
- Separate your priority and non-priority debts. Priority debts are more important and you should deal with these first.
- Consider all the options you have for dealing with your debt. A debt adviser will be able to explain how all the options will affect you.

### This factsheet covers:

1. [Getting help from a specialist debt adviser](#)
2. [Priority and non-priority debts](#)
3. [Self-negotiation](#)
4. [Requesting a write off](#)
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7. [Debt Relief Order \(DRO\)](#)
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## 1. Getting help from a specialist debt adviser

Debt can cause a lot of stress and impact on your mental health, but there may be options for dealing with it. If you are struggling with your debts it is important to speak to a specialist debt adviser. A debt adviser will make you aware of all the options that you have. They can also tell you how each option will affect you.

You should not agree to pay someone to help with your debt, as there are many organisations that will help you for free. You will find contact details of a number of organisations that provide free debt advice in the [‘Useful Contacts’](#) section of this factsheet.

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

- explain how you could maximise your income,
- help you write a budget sheet,
- help you prioritise your debts, and
- explain your options for dealing with debts.

Some organisations only offer self-help advice, which means they can advise on your options, but you will have to contact your creditors and complete any necessary forms yourself. A creditor is a person or organisation that you owe money.

Other organisations may be able to offer a casework service, which means they would take a more active role in helping you deal with your debts. This may include contacting creditors for you.

## 2. Priority and non-priority debt<sup>1</sup>

### What is debt?

You have a debt if you owe a person or organisation money. The person or organisation you owe is called a creditor.

You may have ongoing payments such as rent, council tax, gas and electricity bills. These are essential expenses rather than debts. However, if you fall behind with any payments, then the money you owe becomes a debt.

## Priority debts

A priority debt is one where you could lose something if you do not pay it. Because you might lose something, they are more important than other debts. This means that priority debts are more important than debts such as credit cards and unsecured loans.

If you have both priority and non-priority debts, it is very important that you deal with the priority debts before trying to deal with the others.

Example of priority debt <sup>2</sup>	What might happen if I don't pay it?
Mortgage or secured loan arrears	Repossession of property
Rent arrears	Eviction from property
Council tax arrears	Imprisonment (if you refuse or neglect to pay)
Gas / electricity arrears	Disconnection
TV Licence arrears	A fine may be issued
Magistrates court fines	A visit from bailiffs, money taken from wages or benefits or imprisonment
Child maintenance arrears	Imprisonment or disqualification from driving (if you refuse or neglect to pay)
Hire purchase arrears	Repossession of hire purchase goods
Tax, VAT or National Insurance arrears	A visit from bailiffs, money taken from wages, bankruptcy, County Court Judgement
Telephone arrears	Disconnection or County Court Judgement (if you still don't pay).
County Court Judgement arrears	A visit from bailiffs, a charging order, money taken from wages.

## 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 you owe to family and friends.

You should treat all your non-priority creditors fairly. You should not make full payments to one creditor while reducing payments to another.

If you cannot afford the minimum repayment to any of your non-priority debts, you should make reduced payments to all of them. You should do this using a 'pro-rata calculation'. You can find more information about this in [Section 3](#) of this factsheet.

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

### 3. Self-negotiation

If you cannot afford the normal monthly payments to your debts you should contact your creditors as soon as possible. The quicker you contact them, the sooner they can help. You can talk to them about making smaller payments, that you can afford. You can also ask if they can stop adding interest to your debt or adding any charges.

The way to find out how much you have available to pay your debts each month is to draw up a budget sheet. There is a brief explanation of this in this section. You can find more details about this in another factsheet we have referred to below.

#### **Priority and non-priority debts**

You should seek help from a debt adviser if you have any priority arrears as these can be urgent.

If you have any priority debts, you need to try to pay these back first. Once you have come to an arrangement with any priority creditors, you will then be able to see how much you have left over for the non-priority debts. You can make a fair offer to all the creditors to pay them back at a rate you can afford.

#### Important points to remember about self-negotiation

It is important to remember the following things.

- Creditors don't always accept offers straightaway. Even when you have made an offer, they will often still call you asking for payment. This can be quite stressful.
- You must remember to pay each of your different creditors the amount you offered every month. You can set up a standing order with your bank. This will ensure you do not miss payments.
- None of the debt is written off using this option. Depending on how much you owe and how much you can afford to pay back every month, it may take much longer to pay back your debts.
- Missing payments, or making reduced payments, to a credit debt such as a credit card will affect your credit rating. This means it will be harder for you to get credit again in the future if you need it.

You can find more information about '**Debt and money management**' factsheet at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

#### 4. Requesting a write off

Some industry guidelines suggest that creditors should consider writing off your debt if you are:<sup>3</sup>

- very unwell,
- unlikely to recover soon, and
- have no way of repaying the debt.

If you feel that this applies to you, you could ask your creditors to write off your debt. You should do this in writing and send some medical evidence of your condition. You could ask your GP, psychiatrist or other health professional to help with medical evidence. You should also send your budget sheet that shows you cannot afford to pay your debts.

It is important to remember that these are guidelines. This does not mean that creditors have to agree to write off your debt, but you can still ask for this.

There is a sample letter at the end of this factsheet to ask for a write off. If you use this letter to request a write off try to include information about your situation. This information could include:

- how long you have been unwell,
- what your mental health was like when you took out the agreement,
- recent changes of circumstances that have affected your ability to repay (for example, having less money coming in, working fewer hours or leaving your job, becoming unwell recently),
- how your debts affect your mental health, and
- details of any recent hospital stays.

Some creditors may agree to write debts off. Others will not, but may agree to mark your debt as 'uncollectable'. This means they will not chase you to repay your debt while your situation stays the same. Some creditors won't contact you at all if your debt is uncollectable while others will contact you every so often to ask about your current financial situation.

#### Important points to remember about requesting a write off

It is important to remember the following things.

- Creditors do not have to write debts off.
- Creditors will want to see evidence of this (usually in the form of a budget sheet and medical evidence of any mental illnesses).
- Getting creditors to agree to write off debts can be a long process. If a creditor writes a debt off, it will still show on your credit reference file. This may make it more difficult for you to get credit in the future.

You can get more information about '**Debt and money management**' factsheet at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

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## **5. Debt Management Plan (DMP)<sup>4</sup>**

A debt management plan (DMP) is like self-negotiation. But instead of writing to the creditors and sending payments yourself, a company does it for you.

You will pay one payment to the debt management company every month, and they will contact the creditors and pay the money for you. You can only use a DMP to pay 'unsecured debts'. These are debts that are not guaranteed against your property.

There are lots of companies who offer a debt management service but most of them will charge you. There are organisations that offer debt management plans free of charge. You can find their details in the [Useful Contacts](#) section of this factsheet.

### Important points to remember about a debt management plan

It is important to remember the following things.

- You must be able to pay the same amount to the debt management company every month.
- None of the debt is written off. Depending on how much you owe and how much you can afford to pay every month, it may take longer to pay back your debts.
- A DMP is not legally binding on you, so you can stop it at any time.
- A DMP is not legally binding on the creditor so they don't have to accept your offer.
- A DMP will also affect your credit rating as you are making reduced payments. This means it may be harder for you to get credit again in the future if you need it.
- You can set up a joint DMP if you have debts with a partner. Under a joint DMP you would both be responsible for making the DMP payments.

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## **6. Administration Order (AO)**

An Administration Order (AO) allows you to make one affordable payment to the county court each month. This money is then passed to the creditors.

You have to apply to a county court for an AO. If the court agrees to the AO then your creditors must accept the payment they are getting through the court. This means telephone calls and letters asking you for payment should stop.<sup>5</sup>

To get an AO you must have:<sup>6</sup>

- at least one unpaid County Court Judgment (CCJ),
- at least two different debts (one may include the judgement), and
- no more than £5,000 worth of debt.

If you have joint debts with a partner, you cannot have a joint AO. You have to make individual applications. Get further debt advice if you have joint debts.<sup>7</sup>

If it will take more than three years to clear your debts under the AO, the court may make a Composition Order. This Order allows you to pay back part of what you owe and the rest of your debt is written off.<sup>8</sup>

There are no upfront fees to pay for an AO but the county court does take 10p in every £1 you pay for administration costs.<sup>9</sup> To apply for an AO, you must fill in an application form called an N92 and send it to the court. You will not normally have to attend the court or answer any further questions.<sup>10</sup>

You can pick the form up from your local county court or download it from the following website:

<http://hmctsformfinder.justice.gov.uk/courtfinder/forms/n092-eng.pdf>

#### Important points to remember about an AO<sup>11</sup>

- You can only apply for an AO if a creditor has taken you to court and obtained a CCJ against you.
- You need to fill in an application form. You could ask your local advice agency for help with this.
- It is free to apply.
- As long as you make payments under the order, the creditor can't take any further action against you. This can relieve a lot of stress and worry.
- Your credit rating would have already been affected by having a CCJ against you.

You can find more information about '**Debt and money management**' at [www.rethink.org](http://www.rethink.org). Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

## 7. Debt Relief Order (DRO)<sup>12</sup>

A Debt Relief Order (DRO) is a cheaper alternative to bankruptcy. But you can only get a DRO if you meet the following criteria.

- You owe less than £20,000 in total.
- Your savings and other valuable items, called assets, are worth less than £1000 in total,
- You have less than £50 left each month after your essential expenses are paid.
- You have lived or worked in England or Wales for the last 3 years.
- You haven't applied for a DRO in the last 6 years.
- If you own a car it must be worth less than £1,000, unless it has been specially adapted for a disability.<sup>13</sup>

To apply for a DRO you will need to speak to an 'Approved Intermediary'. You can speak to a specialist debt adviser. They can help you to find an Approved Intermediary.

You will find contact details for specialist debt agencies in the [Useful Contacts](#) section of this factsheet.

To apply for a DRO, you need to pay a one off £90 fee.<sup>14</sup> You can pay this in one go or in instalments.<sup>15</sup> If your application is not successful you do not get the £90 refunded.

Once a DRO is in place you will not have to pay anything to your creditors for one year. During this year your creditors are not allowed to ask you to pay any money to your debts. At the end of the year your debts will be written off if you still meet the qualifying criteria.

If you no longer fit the qualifying criteria at the end of the 12 months, you will have to start paying the debts again.

During this year, you also have to live by certain restrictions. For example you cannot borrow £500 or more without telling the lender about your DRO. You also cannot be involved in different ways with a business.<sup>16</sup> For more advice on restrictions, please speak to a specialist debt adviser.

### Important points to remember about a DRO

- A DRO gives you a 12 month break from payments and your creditors. After this, your debts are written off.
- You must pay the £90 fee before applying. You can pay this in instalments. You don't get this back if you are rejected because you don't fit the criteria.

- A DRO will appear on your credit reference file for 6 years. This means getting credit will be harder in the future.

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## **8. Individual Voluntary Arrangement (IVA)** <sup>17</sup>

An Individual Voluntary Arrangement (IVA) is a legally binding arrangement between you and your creditors. It freezes your debts and allows you to pay them back over a set period.

This option is normally only suitable if you have a large amount of debt and can afford quite large monthly payments. You will need have a regular long-term income as the repayments will usually cover a period over 5 to 6 years.

If you have a lump sum to pay towards your debts, you might also qualify for an IVA.

An IVA is set up by an Insolvency Practitioner (IP). You can apply for an IVA if you can pay part of your debts, but not the full amount. If your IVA is accepted then you will pay a monthly amount over an agreed amount of time. Any money you still owe after this period is then written off.

Your IP will draw up a proposal which will explain what you can offer your creditors. This will be sent to all your creditors. The creditors then vote on whether they are going to accept the proposal. If the creditors that hold at least 75% of your debt vote yes, then your IVA has to be accepted by all your creditors.<sup>18</sup>

If your proposal is accepted, you must pay the IP a set amount of money each month. They will then take some for their own fees and spread the rest amongst your creditors.

If you have any equity in your home you may be asked to re-mortgage or apply for secured loans and pay a lump sum. This is called an 'equity release clause'. Equity is where your house is worth more than your mortgage. If you cannot release this equity, the time you are in the IVA could be extended, or someone else may have to provide the lump sum for you.<sup>19</sup>

### Important points to remember about an IVA

- You should get free independent advice before selecting an IVA. Companies can sell you IVAs that are more expensive than they need to be.
- You must be sure that you can stick to the payments for the IVA for the full term. If your income goes up and down, this may not be an option for you. The IVA would fail if you can't keep to the payments.

- You generally have to be able to pay quite a high amount each month.
- If you have an IVA, your creditors have accepted that you will pay them through the IP. This means that they will stop contacting you.
- If you are a homeowner, the IP could ask you to re-mortgage or get a secured loan against your home. This is to pay a lump sum into the IVA.
- You have to pay fees. These are usually taken from the monthly payment you have agreed you can afford to make to your creditors.<sup>20</sup>
- An IVA will appear on your credit reference file for 6 years. This means getting credit will be harder during this time.<sup>21</sup>

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## 9. Bankruptcy

Bankruptcy is a way having all your debts written off. It is not normally suitable if you have equity in your home or other valuable assets. Assets are items like cars that are worth a lot of money.

You should make sure you are aware how bankruptcy will affect you before you apply. A debt adviser will explain this to you and may be able to help with forms.

### How to apply<sup>22</sup>

You can only apply for bankruptcy online. You can find the link here: <https://apply-for-bankruptcy.service.gov.uk/>

Once you complete the online form it goes to someone who makes a decision. They are called an adjudicator. They contact you and tell you what the decision is.

### Fees

You must pay a deposit of £550 to apply for bankruptcy<sup>23</sup>, and another £130 for the adjudicator fees.<sup>24</sup> This means it costs £680 to apply for bankruptcy.

If the adjudicator does not make a bankruptcy order then they will return the £550. If you appeal the decision within 14 days they will keep the deposit. You need to pay the fees when you make the application.<sup>25</sup> Speak to your debt adviser about charities that may help with bankruptcy fees if you cannot afford them.

### What happens next?<sup>26</sup>

Once a bankruptcy order has been made someone called the Official Receiver will contact you. Their job is to try and get as much money back from you to pay your creditors. They will look at what assets you have and

see how much they can get if they sell them. The money they get from selling your things will go towards your bankruptcy debts.

Depending on how much your assets are worth, the Official Receiver or a separate Insolvency Practitioner (IP) will deal with them. The person that manages your assets is known as a 'trustee'.

If you need any of your assets for your job, you should tell your trustee. For example, if you need your car or van, tools or a computer in order to work you may be allowed to keep these.

If you live in rented accommodation you should check your tenancy agreement to make sure that bankruptcy won't affect your home.

Your trustee will complete a budget sheet with you. If you have more than £20 per month left after your essential expenses, they will ask you to pay all of it towards the bankruptcy debts. You may pay a monthly amount from your income for up to three years. This is called Income Payment Agreement (IPA).

Your trustee should not make an IPA if your income is only made up of benefits. If you do not agree to the amount of an IPA, the court will decide what you should pay. This is called an Income Payment Order (IPO). If you do not agree with the amount you have been asked to pay you should speak to a debt adviser.

Your bankruptcy order will last for 12 months. At the end of the 12 months your debts are written off. If an IPA or IPO was made, you still have to continue paying this.

You can still have a bank account if you have been made bankrupt but it would be a basic account. This means you wouldn't get a cheque book, debit card or overdraft.

#### Important points to remember about bankruptcy

- Speak to a debt adviser before deciding to apply for bankruptcy.
- Going bankrupt writes off your debts giving you a fresh start. Your creditors will not be able to ask you for payment or take further action against you. This can reduce a lot of stress.
- You must pay a fee before you can go bankrupt.
- You may lose your home and other assets if they are worth a lot of money.
- Bankruptcy will be on your credit reference file for 6 years. This means it will be harder for you to get credit in the future.



### **Rethink Mental Illness factsheets**

You can find more information about:

- **Debt and money**
- **Going into hospital – money matters**
- **Money Matters - cancelling contracts**

at [www.rethink.org](http://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.

Website: [www.moneyadvice.org.uk/en/tools/debt-advice-locator](http://www.moneyadvice.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:

[http://images.moneysavingexpert.com/images/documents/mentalhealthguide\\_new\\_october\\_2016.pdf](http://images.moneysavingexpert.com/images/documents/mentalhealthguide_new_october_2016.pdf)

Website: [www.moneyandmentalhealth.org](http://www.moneyandmentalhealth.org)

### **Mental Health and Money Advice Service**

Provide free and impartial information, support and advice for anyone in the UK affected by mental health and money issues.

Website: [www.mentalhealthandmoneyadvice.org](http://www.mentalhealthandmoneyadvice.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)

**Online chat:** <http://178.251.239.87/webchat.asp/>

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



**StepChange**

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

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

**Email via website:** [www.stepchange.org/Contactus/Sendusanemail.aspx](http://www.stepchange.org/Contactus/Sendusanemail.aspx)

**Online chat:** [www.stepchange.org/Contactus.aspx](http://www.stepchange.org/Contactus.aspx)

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

**Telephone:** 08444 111 444

**Webchat:** [www.citizensadvice.org.uk/about-us/contact-us/web-chat-service/](http://www.citizensadvice.org.uk/about-us/contact-us/web-chat-service/) Monday to Friday, 10am – 4pm).

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

**Payplan**

Offers free debt management plans and IVAs. You can contact them by telephone or via their website.

**Telephone:** 0808 250 5907 (Monday to Friday 8am to 8pm and Saturday 9am to 3pm)

**Email via website:** [www.payplan.com/contact-us.php](http://www.payplan.com/contact-us.php)

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

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



## Sample letter – Write off request

Everything in brackets should be amended to show the relevant information.

[Your name]  
[Your address]  
[Day] [Month] [Year]

[Creditor name]  
[Creditor address]

Dear Sir/ Madam,

**Re: [Account number/ reference]**

I am writing about the above account to which I currently owe [insert debt amount here].

I am sending a copy of a recent personal budget sheet which shows that I am unable to offer any payments. I am also sending information from [insert name and profession of the health or social care professional who has provided evidence] about my mental illness and how this affects my ability to manage my finances.

Unfortunately, my financial circumstances are unlikely to change due to my health issues. I am unable to make any offer of repayment towards my debt, so I am asking that you kindly consider writing this debt off or mark it as uncollectable, depending on your internal policy.

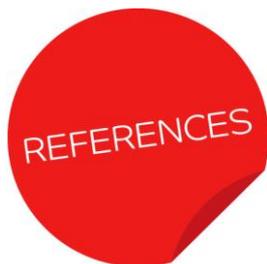
When considering my request, I would also like you to consider the following information:

[insert information about your mental health condition]

If you decide it is not appropriate to write this debt off, I would like you to explain in writing how you have come to this decision.

Yours faithfully,

[Your name]



- <sup>1</sup> StepChange. *Debt Glossary. A definition of debt terms.* [www.stepchange.org/Glossary.aspx#n](http://www.stepchange.org/Glossary.aspx#n) (accessed 13 February 2018).
- <sup>2</sup> StepChange. *Which debts to pay first.* [www.stepchange.org/debt-info/dealing-with-debt-problems/what-debts-to-pay-first.aspx](http://www.stepchange.org/debt-info/dealing-with-debt-problems/what-debts-to-pay-first.aspx) (accessed 09 January 2018).
- <sup>3</sup> Money Advice Liaison Group. *Good practice for helping consumers with mental health conditions and debt.* Money Advice Liaison Group; 2015. Page 30. <http://malg.org.uk/resources/malg-mental-health-and-debt-guidelines> (accessed 25<sup>th</sup> January 2018).
- <sup>4</sup> Citizens Advice. *Debt management plans - what you need to know.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-management-plans/debt-management-plans-explained/debt-management-plans-what-you-need-to-know](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-management-plans/debt-management-plans-explained/debt-management-plans-what-you-need-to-know) (accessed 09 January 2018).
- <sup>5</sup> Money Advice Service. *What is an Administration Order?* [www.moneyadvice.org.uk/en/articles/what-is-an-administration-order](http://www.moneyadvice.org.uk/en/articles/what-is-an-administration-order) (accessed 09 January 2018)
- <sup>6</sup> See note 5.
- <sup>7</sup> Citizens Advice. *Applying for an administration order.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/setting-up-an-administration-order/applying-for-an-administration-order/](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/setting-up-an-administration-order/applying-for-an-administration-order/) (accessed 13 February 2018).
- <sup>8</sup> As note 5.
- <sup>9</sup> s117, County Courts Act 1984, c28.
- <sup>10</sup> Citizens Advice. *Applying for an administration order.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/setting-up-an-administration-order/applying-for-an-administration-order/](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/setting-up-an-administration-order/applying-for-an-administration-order/) (accessed 13 February 2018).
- <sup>11</sup> Citizens Advice. *What is an administration order.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/administration-orders-explained/what-is-an-administration-order/](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/administration-orders/administration-orders-explained/what-is-an-administration-order/) (accessed 13 February 2018).
- <sup>12</sup> The Insolvency Service. *Getting a Debt Relief Order.* [www.gov.uk/government/publications/getting-a-debt-relief-order/getting-a-debt-relief-order](http://www.gov.uk/government/publications/getting-a-debt-relief-order/getting-a-debt-relief-order) (accessed 09 January 2018).
- <sup>13</sup> Citizens Advice. *Debt relief orders- what you need to know.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-relief-orders/debt-relief-orders-explained/debt-relief-orders-what-you-need-to-know](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-relief-orders/debt-relief-orders-explained/debt-relief-orders-what-you-need-to-know) (accessed 13 February 2018).
- <sup>14</sup> Schedule 1, *The Insolvency Proceedings (Fees) Order 2016.* SI 692/2016. London: TSO; 2016.
- <sup>15</sup> National Debtline. *Factsheets. Debt Relief Orders: DRO fee.* [www.nationaldebtline.org/EW/factsheets/Pages/debtrelieforders/droadvice.aspx](http://www.nationaldebtline.org/EW/factsheets/Pages/debtrelieforders/droadvice.aspx) (Accessed 14th February 2018).
- <sup>16</sup> Citizens Advice. *Debt relief orders- what you need to know.* [www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-relief-orders/debt-relief-orders-explained/debt-relief-orders-what-you-need-to-know](http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-relief-orders/debt-relief-orders-explained/debt-relief-orders-what-you-need-to-know) (accessed 13 February 2018).

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## Rethink Mental Illness Advice Service

**Phone 0300 5000 927**

**Monday to Friday, 9:30am to 4pm  
(excluding bank holidays)**

**Email [advice@rethink.org](mailto:advice@rethink.org)**

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### Did this help?

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

**Drop us a line at:** [feedback@rethink.org](mailto: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  
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