

If you are worried about
your debts, contact us.

www.caew.org.uk
tel 0808 812 7087

What action creditors can take.

Priority debts can cause you serious problems
if you don't do anything about them.

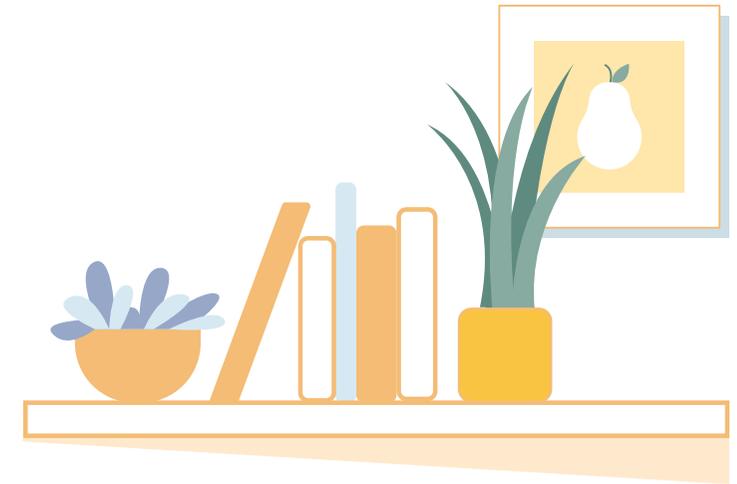
Citizens Advice Elbridge (West)
is an independent advice agency.
Our advice is free, impartial
and confidential.

We are authorised by the Financial Conduct
Authority (FRN 617782) for debt advice.



Priority debts include arrears on:

-  **Mortgage** – the bank can take back your home.
-  **Rent** – the landlord can evict you once you owe more than 2 months of rent.
-  **Gas and electric** – the supplier can disconnect you or force you onto a prepayment meter. If you have no money to top up your meter, you will have no supply.
-  **Council tax** – the council might send **bailiffs**, take money directly from your wages or benefits, apply for you to be made bankrupt, or send you to prison.
-  **Court fines** – the courts can send **bailiffs**, take money from your wages, benefits, or send you to prison.
-  **TV License Payments** – you could get a court fine. Then the courts can send **bailiffs**, take money from your wages, benefits or send you to prison.
-  **Child Maintenance** – the courts can send **bailiffs**, take money from your wages or benefits, order you to sell your belongings or home or send you to prison.



Non-priority debts.

These debts cause less serious problems; the creditor cannot send you to prison or send bailiffs without a court order.

-  Your credit rating can be affected, making it harder for you to borrow money, or obtain a mobile phone contract in the future.
-  The creditor can use **debt collectors** to pressure you into paying. These are not bailiffs and cannot force entry into your home.
-  The creditor can take you to court and get a County Court Judgement (CCJ). The court will decide how much your repayments will be. If you don't make the payments, they can then send bailiffs or take money from your wages or bank account.