Are you struggling to pay your bills and debts?

Homes Plus

The consequences of not paying your bills can have serious repercussions.

Below we have listed many of the types of debts and the actions your creditors (the people you owe money to) can take against you.

Debt type	Action
Rent arrears	Repossession, eviction and homelessness
Council tax — non-payment and arrears	Court action, additional charges incurred, bailiffs, attachment of earnings/benefits and imprisonment
Gas and electricity	County court action and disconnection of supply
Benefit overpayments	Deduction from benefit
Tax credit overpayment	Court action, ongoing award reduced and bankruptcy
Hire purchase including car finance, Brighthouse, Buy as you view	Court action, repossession/return of goods
Water	Court action, deduction from benefits/earnings
Non-priority debts including loans and store cards	Court action, passed to debt collection agency, additional interest and charges added

Help is at hand — our employment and money advice team offer free and confidential advice to help with money worries.

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