



# Are you struggling to pay your bills and debts?

## 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
<b>Rent arrears</b>	Repossession, eviction and homelessness
<b>Council tax — non-payment and arrears</b>	Court action, additional charges incurred, bailiffs, attachment of earnings/benefits and imprisonment
<b>Gas and electricity</b>	County court action and disconnection of supply
<b>Benefit overpayments</b>	Deduction from benefit
<b>Tax credit overpayment</b>	Court action, ongoing award reduced and bankruptcy
<b>Hire purchase</b> including car finance, Brighthouse, Buy as you view	Court action, repossession/return of goods
<b>Water</b>	Court action, deduction from benefits/earnings
<b>Non-priority debts</b> 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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