

INFORMED

Find out about all the debt solutions in
England, Wales and Northern Ireland

START **LIVING AGAIN**

Since the early 1990s we've helped more than a million people to manage their debts and helped them to get on with living their lives.

At PayPlan we understand the impact that debt can have on your life.

Recently, we've seen a shift in the way that you want to access debt advice. In a digital age, where most people are using smart phones, we want to offer you better ways to seek free debt advice, making it easier for you to get the support you need when you want it.

There are a number of debt options available to help you, and your individual circumstances will help determine which solution to recommend to you.

Our advisers are trained in giving you the best advice and provide it using your preferred communication channel, such as telephone, web chat, email or online forms.

Please contact us if you'd like this leaflet in Braille, large print or other languages.

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WHAT ARE THE OPTIONS?

The advisers at PayPlan are experienced and knowledgeable about all the debt solutions available.

When it comes to providing you with a regulated debt recommendation PayPlan's qualified advisers make sure that you're fully aware of your options and what it means for you in the long term.

Whether you opt for an Individual Voluntary Arrangement (IVA), a Debt Management Plan (DMP), a Debt Relief Order (DRO), or an alternative debt solution, you are treated fairly and given the best advice according to what's right for you.

There are circumstances where it is not possible to offer a managed solution, especially if you have a negative disposable income. In these cases, PayPlan advisers can recommend alternative options, such as bankruptcy and explain how to liaise with creditors direct to make your own arrangements to pay reduced or token payments, set at a level that you can afford.

The team can help you if you are considered particularly vulnerable where your personal circumstances are likely to leave you susceptible to detriment, such as low income, impending court action, losing your home due to repossession and help with general debt-related issues.

DEBT SOLUTIONS PAYPLAN CAN HELP YOU WITH:

- Individual Voluntary Arrangement (IVA)
- Self-employed Individual Voluntary Arrangement (IVA)
- Debt Management Plan (DMP)
- Debt Relief Order (DRO)
- Full and final settlements
- Repayment Arrangement

OTHER SOLUTIONS PAYPLAN CAN ADVISE YOU ON:

- Bankruptcy
- Administration Order
- Debt Settlement

Call us free on **0800 716 239**

(0800 numbers are now free from landlines and mobiles)

Email our advisers, advice@payplan.com

payplan.com



THE DEBT SOLUTIONS – PROS & CONS

INDIVIDUAL VOLUNTARY ARRANGEMENT (IVA)

An IVA is a formal (statutory) arrangement between you and your creditors which is supervised by a licenced Insolvency Practitioner. The arrangement usually lasts 5 years, but can be extended a further year if you own property with equity. You make one affordable payment each month.

An IVA involve fees which are taken from your payments. There are no upfront fees and creditors agree to receive a reduced payment once the IVA fees have been taken.

IVA PROS:

Debt Write-off

On completion of your IVA, any remaining unsecured debt is written off

Creditor Contact

- PayPlan will manage your arrangement and liaise with your creditors on your behalf
- Creditors can no longer chase you for payments
- Creditors can't take further action on your accounts
- You will still receive default notices

Interest & Charges

All interest & charges are frozen on debts within the IVA

Flexibility

- Your IVA is reviewed annually
- If you have a significant change in circumstances, we will call a variation meeting, where creditors are asked to agree to a new proposal
- Your home will be protected by the IVA and vehicles are usually protected

Self-employed only

If you are self-employed an additional pro is that you can continue to trade your business.

IVA CONS:

Publication

Your IVA is entered on the public Individual Insolvency Register for the duration of your IVA

Implications

- May affect future employment – certain professions will not employ or admit individuals in a form of insolvency (financial services for example)
- May affect tenancy & mortgage applications/contracts

Failure

- If you fail to adhere to the IVA proposal, it will fail and you could be made bankrupt (very rare)
- Creditors may add on any interest and charges that accrued over the term of the IVA if it fails

Credit Rating

The IVA will be placed on your credit file for 6 years from the date of approval or for the duration of the IVA, whichever is the later.

Property Acquired After

Any property acquired during the IVA period may need to be paid into the arrangement.

IVA FACTS:

Voting

- Creditors will vote on your IVA application
- 75% in value of those who vote, must vote to accept
- If accepted, creditors who vote to reject it are still bound by all the terms
- PayPlan has a high acceptance rate
- Creditors can modify the proposal to suit their needs and you will need to agree to the changes before the IVA can go ahead

Equity Clause

- This clause is designed to protect your property so you can keep it
- If 85% of your equity is £5000 or more, you will be asked to release equity
- This is released through a re-mortgage or secured loan and limited to 85% loan to value
- Usually managed in month 54 (6 months before the end)
- If you cannot re-mortgage or obtain a secured loan (which is highly likely), your IVA will be extended by up to 1 year, making the IVA 6 years
- If 85% of your share of equity is less than £5000 net of all costs, you will not be asked to re-mortgage or extend the duration of the IVA.



SELF-EMPLOYED INDIVIDUAL VOLUNTARY ARRANGEMENTS (IVAs)

PayPlan is the only free debt advice organisation to offer flexible in-house support for people who are self-employed, supporting sole traders, limited companies, buy-to-let and partnerships.

Advisers can work with trade creditors to keep business accounts open, as this is often the only way clients can continue bringing in money for payments.

The terms of a Bespoke IVA are the same as a standard arrangement, with the same benefits.

Unique for Buy-to-let clients

Regardless of the size of your portfolio, we have a unique system to add individual buy-to-let properties separately. So, your properties are treated as individual businesses and not associated with the household income.

DEBT MANAGEMENT PLAN (DMP)

A DMP is an informal arrangement between you and your creditors, managed for free by PayPlan.

You pay one single monthly payment, as part of your plan, that goes towards repaying your unsecured debts. There is no guarantee that interest and/or charges will be frozen – if they aren't frozen, it will result in paying back more over a longer period of time.

DMP PROS:

Annual Review

PayPlan review your situation with you annually and make relevant updates to reflect changes in your circumstances

Request

PayPlan will ask your creditors to freeze interest and charges when sending offers of repayment

However, there is no guarantee they will be frozen

Sustainability

Monthly repayments are set at a level you can realistically afford, after all your essential living costs and any priority payments have been accounted for

Support

PayPlan will manage your debt plan and liaise with your creditors on your behalf, which should reduce the level of contact you receive from them

Fair way of sharing payments

Payments are distributed on a pro-rata basis

DMP CONS:

Excessive Expenditure

Creditors may measure income and expenditure using guidelines of what they consider to be acceptable, which means that they could query or ask for justification of any expenditure which they consider to be excessive

Credit File

Your credit file could be affected for a maximum of 6 years after the DMP is completed, if any creditor decides to issue a default notice

Protection

You will still be open to further action on your accounts, such as legal action.

There is no protection for your assets.

Repayment

You remain fully liable to pay your debts until they are paid in full. This means it is likely to take longer and cost more than alternative debt solutions

Interest & Charges

There is no guarantee that interest and/or charges will be frozen – if they aren't frozen, it will result in paying back more over a longer period of time

DMP FACTS:

Offer of Repayment

A copy of your income and expenditure will be sent to creditors so they can decide if your offer is reasonable

Flexibility

Any change in circumstances may alter the length of your plan

Reduced payment may mean a longer plan and increased payment may mean a shorter plan

Settlement

Early settlement is available if you wish to pay a lump sum off your debts or even make a full and final offer if, for example, you receive a windfall

DEBT RELIEF ORDER (DRO)

A DRO is a formal (statutory) insolvency procedure where debts are suspended for 1 year, after which debts are written off. There is an application fee that must be paid up front, although the fee can be spread over 6 months in cases of extreme hardship.

Changes in circumstances could put your DRO at risk, such as increased income or a windfall – if this happens, debts are reinstated and include any interest & charges that have accrued. An application could be rejected if there is evidence of any transaction under value, where you have sold something for a value that is significantly less than it's worth, or preferential treatment, where you have paid someone you owe money to in preference over another creditor in the past 2 years.

DRO PROS:

Assets

You may keep your assets and vehicle, if their value is within the criteria allowed

Creditor Contact

Once in a DRO creditors can no longer take further action on your accounts

Inclusive

All unsecured debts are included with only few exceptions which allows you to make a fresh start

Fee

The application fee can be spread over 6 months in cases of extreme hardship

DRO CONS:

Credit Rating

Placed on your credit file for 6 years

You could face restrictions in taking out further credit

Implications

May affect future employment – certain professions will not employ individuals in a form of insolvency

May affect tenancy agreements/mortgage contracts
Some agreements do not allow you to enter insolvency

Publication

A DRO is entered on the public Insolvency Register for the one year duration of your DRO

Exceptions

You remain liable to pay certain debts:

- Student Loans
- Fines
- Debts arising from family proceedings

DRO FACTS:

Eligibility

You cannot apply for a DRO if you are already in an IVA or have been declared bankrupt

Or had a DRO approved in the past 6 years

DRO FACTS CONTINUES...

DRO FACTS CONTINUED...

Business Implications

You can't act as a director of a limited company

Credit

It is an offence to obtain credit of more than £500 without disclosing you are in a DRO

DRO Management

- Applications will be discussed with and submitted by an approved intermediary
- DRO applications are submitted to the Insolvency Service

FULL AND FINAL IVA'S

Full and Final IVA is an arrangement between you and your creditors which is supervised by a licensed Insolvency Practitioner.

You make a one-off lump sum payment which is distributed to your creditors as settlement for your debts. You can make the lump sum payment within a reasonable timeframe. This is usually up to 12 months.

FULL AND FINAL IVA PROS:

Debt write-off

On completion of your full and final IVA, any remaining unsecured debt is written off

Creditor Contact

- PayPlan will manage your arrangement and liaise with your creditors on your behalf
- Unsecured creditors can no longer chase you for payments & interest and charges are frozen
- Unsecured creditors can't take further action on your accounts

Guarantees

- You will receive a completion certificate once your full and final IVA has completed
- No monthly payment required
- No equity clause

FULL AND FINAL IVA CONS:

Publication

Your IVA is entered onto the public Insolvency Register for the duration of your IVA

Implications

- May affect future employment
- Certain professions will not employ or admit individuals in a form of insolvency (financial services for example)
- May affect tenancy agreements/mortgage contracts

Credit Rating

Full and final IVA will be placed on your credit file for 6 years from the date of approval or until the IVA completes – whichever happens last

FULL AND FINAL IVA FACTS:

Voting

- Creditors will vote on your IVA application. If accepted, creditors who don't accept or don't vote are bound by the terms
- 75% in value of those creditors who vote, must vote to accept
- Creditors can modify the proposal to suit their needs, you will need to agree to the changes before the IVA can go ahead

Lump Sum Options

- Redundancy
- Family & friends
- Sale of an asset
- Pension
- Windfall

REPAYMENT ARRANGEMENT

A Repayment Arrangement can be set up between you and your creditors, similar to a supervised Debt Management Plan.

It's a solution to repay all unsecured debts in full by affordable monthly payments.

You set this up yourself and you will need to continue to liaise and make payments directly with your creditors.

REPAYMENT ARRANGEMENT PROS:

Free of Charge

All your available surplus goes towards paying off your debts

Control

You remain in control of your finances/situation

Support

Additional help is available from the PayPlan on
0800 917 7819

Affordable

You set payments at a level you can realistically afford

Short-term Solution

Can be used as a short-term solution if you are expecting your financial situation to improve in the future

REPAYMENT ARRANGEMENT CONS:

Creditor Contact

Creditors can still contact you and chase for payment

Interest & Charges

You can ask the creditors to freeze interest and charges, but this isn't guaranteed

Further Action

Creditors can still take further action against you, including legal action

Credit Rating

Will affect your credit rating for minimum 6 years if your accounts have defaulted

Organisation

You need to be well organised to take charge of your own debt solution

REPAYMENT ARRANGEMENT FACTS:

Financial Statement

Following your appointment, PayPlan will give you a fully completed Income & Expenditure and a list of priority/non-priority creditors

Repayment Arrangement

PayPlan send you a full guide with instructions on how to manage the plan yourself and deal direct with creditors for your Repayment Arrangement

BANKRUPTCY

Bankruptcy is a formal (statutory) procedure which is approved by an adjudicator or court and then administered by an official receiver or a licenced Insolvency Practitioner. You will need to pay a fee to declare yourself bankrupt. You will usually be discharged in 1 year.

With Bankruptcy you are no longer in control of assets and they may be sold to repay debts, including your home if there is equity. Depending on your situation and where you live, you may be asked to pay some of your surplus income towards the bankruptcy and for a set period of time.

BANKRUPTCY PROS:

Debt Write-off

All unsecured debts are included with only a few exceptions and it allows you to make a fresh start

Repayment

May mean a shorter term of repayment compared to other debt solutions

No Contact

No more contact from unsecured creditors that are included

Fee Assistance

There are organisations/charities who may be able to help fund the petition fee

BANKRUPTCY FACTS:

Past transactions

The Trustee in Bankruptcy has the power to investigate and overturn previous transactions where there is evidence of:

- Transaction under value – where you have sold something for considerably less than it's worth
- Preferential treatment – where you've paid someone you owe money to in preference to another creditor

Credit

It is an offence to obtain credit of more than £500 without disclosing you are bankrupt

Repayment

Level of income payments may change if circumstances change

Pensions

- Pension pot is protected in Bankruptcy unless client wishes to access it
- Accessed income will be considered within Income Payment Arrangement/Income Payment Order calculations

BANKRUPTCY CONS:

Credit Rating

- Placed on credit file for 6 years
- You could face restrictions in taking further credit

Employment

May affect future/current employment – certain professions will not employ individuals in a form of insolvency

Publication

- Your bankruptcy is entered on the public Insolvency Register for the duration of your bankruptcy
- Sometimes published in newspapers too

Property Acquired After

Any property acquired during the bankruptcy period can be realised by the Trustee

Exceptions

You remain liable to pay certain debts, such as:

- Student Loans
- Fines
- Debts arising from family proceedings

Self-Employment

- You can't act as a director of a limited company
- Partnerships may have to cease trading and face dissolution
- Business may be closed

Tax

- Likely to be given 'No Tax' Tax Code – may affect entitlement of benefits
- Employer may suspect Bankruptcy has occurred

Tenancy

- Bankruptcy could affect new tenancy applications
- Rent arrears included within bankruptcy could impact on current tenancy

Bank Accounts

- Bank account may be frozen
- Monies in account claimed by Trustee (However funds for basic living costs may be released)

Official Receiver (OR) Powers

- Redirection of mail
- Private examination
- Public examination
- Apply for Income Payment Arrangement or Income Payment Order
- Enforce co-operation

Assets

- Ownership transfers to Trustee except items required for work and everyday household items
- High value essential goods may be sold and cheaper replacement sought
- Beneficial interest in any asset will be considered and realised

ADMINISTRATION ORDER

An Administration Order, which means that you only have to pay part of your debts, is a way to deal with your debts if you have a County Court Judgment (CCJ) or a High Court Judgment. It's a formal, legally-binding agreement between you and your creditors (and approved by the court).

Debts are paid back in full via a single monthly payment via the court. There is an administration cost of 10% taken from your monthly contribution and kept by the court.

A Composition Order can be applied for at court to limit the period of time over which you will repay the debts (normally limited to 3 years).

ADMINISTRATION ORDER PROS:

Protection

Once your Administration Order is in place, you are protected from any further action by the creditors within it. Interest and charges are frozen

Flexibility

If your circumstances change once the Administration Order is approved, it is possible to vary the monthly payment to a more affordable amount

Court Support

You benefit from having support from the local court, from application to supervision stage

Simplicity

You only make one single payment to your creditors via the court, rather than paying your creditors individually

Possible Debt Forgiveness

It may be possible to apply for a Composition Order to limit the repayment period (rather than paying the full debt off). This repayment period is normally set over 3 years

ADMINISTRATION ORDER CONS:

Entry Criteria

- The total debt included within the Administration Order must be less than £5,000
- You must owe money to at least 2 creditors and one must be subject to a CCJ or High Court Judgment
- You must also have a surplus income available in order to pay your debt back

Costs

There is a monthly administration fee taken by the court. The fee is 10% of the money distributed

Court Process

The process of setting up an Administration Order is done via the local court

Repayment

You remain fully liable to repay your debts until they are repaid in full, unless a Composition Order is sought. The debt repayment term could be extremely long if you are only paying a minimum £1 per creditor per month

ADMINISTRATION ORDER FACTS:

Application

- A copy of the relevant application form (N92) can be obtained from your local county court
- You should complete sections A/B/C, but do not sign it
- Your signature will be witnessed by court staff once you have made an appointment to apply for the Administration Order

Outcome

An application can either be accepted or objected to by creditors after a 16 day decision period. If objected to, a hearing will be held in order to resolve if possible

Completion

You can request a completion certificate from the court once your Administration Order has concluded. There is a fee to pay for the completion certificate

DEBT SETTLEMENT

You can settle your debt with a lump sum received from family & friends, a windfall, a loan, inheritance or sale of an asset. PayPlan will negotiate with your creditors to get the best settlement figure.

Funds need to be available within 21 days in order to proceed.

DEBT SETTLEMENT PROS:

Debt Free Sooner

Paying off a large portion of your debts will significantly reduce your time in a repayment plan and help you to be debt free sooner

Credit File

If you have already defaulted on a debt your credit rating is likely to have been affected

Your credit file will show the debts as 'settled/satisfied' or 'partially settled/satisfied' and the negative effects will lessen with time until they drop off completely after a period of 6 years

Partially clearing or clearing the debts in full could make positive improvements to your credit rating

DEBT SETTLEMENT CONS:

Settlement Figures

Creditors are not obliged to offer reduced settlement figures, meaning you may not have the option of a short/partial settlement

Can Afford Contractual

Most creditors accept early settlement on unsecured debts with no redemption costs. However, partial settlement may not be accepted if the creditor believes you can meet the contractual payment

DEBT SETTLEMENT FACTS:

Proof

You may be asked to produce documentation to verify where the funds have come from. This is for anti-money laundering purposes

Types of Settlement

There are different types of debt settlement:

- **A full settlement** – paying off the full balance
- **A short/partial settlement** – paying off a part of the balance you owe as a lump sum and the creditor agreeing to write-off the remaining amount

WHAT IS A PRIORITY DEBT?

No one plans to get into debt. But when the unexpected happens, managing personal and household finances can become more challenging.

The most important bills that we need to pay are called priority debts.

If you don't pay a priority debt, it might have serious consequences. Other bills and debts are called non-priority debts, they still matter but the result of not paying them is not so serious.

Priority debts include:

Council Tax (England and Wales) If you don't pay: You could go to prison (England) You could have money taken from your benefits or wages An enforcement agent (bailiff) could take your belongings Northern Ireland – for specific information on rates, call 0800 716 239 and choose the Northern Ireland option	Rent and Mortgage If you don't pay: You could lose your home	Electricity and Gas If you don't pay: You could be cut off Your water supply cannot be cut off
Magistrates' Court Fine If you don't pay: You could be sent to prison	TV Licence If you don't pay: You could have money taken from your benefits or wages An enforcement agent (bailiff) could take your belongings You could get a large fine	Secured Loan If you don't pay: You could lose your home
Maintenance for others, including support for children If you don't pay: You could go to prison You could have money taken from your benefits, wages or bank account A bailiff could take your belongings		

Non-priority debts include:

Catalogue	Credit Card	Store Card	Personal loans
If you don't pay: You can be taken to a county court, but cannot be imprisoned			

DIAGNOSE YOUR DEBT

Managing your finances can be tough and most people don't realise when they are struggling.

Using 10 of the most common debt warning signs, we've put together a quick test to see how well you're managing your money and find out if you need further help.

Take the test NOW to find out how debt savvy you are!

QUESTIONS:

Do you keep your spending habits a secret from your partner?	YES	NO
Have you used a credit card or any other form of credit to pay your bills?	YES	NO
Do you have sleepless nights worrying about debt?	YES	NO
Have your creditors contacted you about a missed payment?	YES	NO
Do you dread the post out of fear you might receive letters from your creditors?	YES	NO
Are you struggling to pay your household bills?	YES	NO
Do you frequently have arguments at home about money?	YES	NO
Have you applied for any credit in the last 6 months?	YES	NO
Have you missed any credit payments in the last 6 months?	YES	NO
If you lost your job, would you be under immediate financial strain?	YES	NO

RESULTS:

- **DEBT SAVVY: If you answered 'Yes' to less than 2 questions you are Debt Savvy.**
Based on your answers, it appears that you are managing your finances quite well. However creating a budget will help you keep control of your spending in the long term
- **PROCEED WITH CAUTION: If you answered 'Yes' to 3 questions Proceed with Caution.**
Based on your answers, it looks like you are keeping on top of your finances but we understand that keeping track of all your incomings and outgoings can be difficult. Create a budget to help you maintain your expenditure
- **LOSING CONTROL: If you answered 'Yes' to 4 to 6 questions you are losing control.**
Based on your answers, it looks like you are struggling with keeping on top of your finances but you don't have to manage on your own because help and support is available. You can speak to one of our debt advisers to gain free and impartial advice on how to improve your finances.
- **OUT OF CONTROL: If you answer 'Yes' to 7 or 8 questions you may be Out of Control.**
From the results, it looks like you're currently experiencing financial trouble and may be in need of help. If your debt is becoming too much of a burden, there are options available. A debt adviser can talk you through a range of practical and affordable debt solutions that can help you get back on your feet and in control of your finances.
- **SEEK IMMEDIATE HELP: If you answered 'Yes' to 9 or more questions you should Seek Immediate Help**
Based on your answers, you might be struggling with debt and in need of help. You don't have to face debts alone, because there is help available now. A debt adviser can call you to talk through a range of practical and affordable debt solutions to suit your needs.

OTHER SUPPORT FROM PAYPLAN

CLIENT SUPPORT SPECIALISTS

We know it can be a big step for you to share highly personal information with us, which is why every PayPlan adviser, with the support of the Royal College of Psychologists and Money Advice Trust, receives specialist training on how to spot the signs of clients with vulnerabilities.

Approximately, 91% of PayPlan clients tell us about their vulnerability without being asked. We believe that by identifying vulnerabilities early in the advice process we're better able to safeguard your needs. It helps us to tailor our approach to giving you advice and we believe it helps to adapt what we say to help you better understand the debt options available to you.

PayPlan has a dedicated team of client support specialists whose role is to offer additional protection to those clients who are considered 'particularly' vulnerable, tailoring their debt advice service to suit individual client's needs. A particularly vulnerable client is an individual who is considered to have a high risk or permanent vulnerability, such as a terminal illness, a severe mental health condition or learning difficulties.

PLANFINDER – GETTING YOU INTO A SOLUTION MORE QUICKLY

More than half of new clients start their journey online with PlanFinder, our online debt solution tool.

Here, you can fast track into a debt solution through a digital journey in just one day. If you like to work online, you can use PlanFinder to enter your own personal financial details and complete a soft credit search, which won't affect your credit rating.

Even if you start your journey over the phone, you can change to PlanFinder at any time, giving you the option to complete the full financial assessment at a time that suits you.

PAYPLAN PLUS – MAKING IT EASIER TO MANAGE YOUR DEBT SOLUTION

After an assessment, if a managed plan such as an Individual Voluntary Arrangement or Debt Management Plan is recommended as the best solution, you get access to PayPlan Plus, a secure and private online account management system.

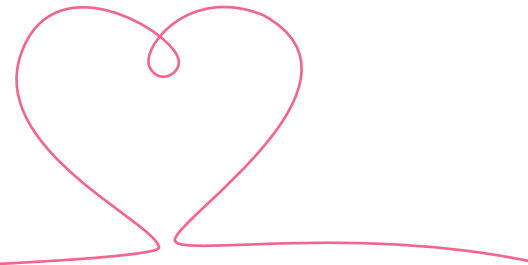
We encourage you to tell us about any changes in circumstances, which may affect your repayments or affect the type of plan that has been recommended to you.

PayPlan Plus offers you a smoother journey and a speedier process and you can:

- Check the progress of your debt solution online
- Monitor and make payments
- Receive notifications for information requests
- Send photograph or scan documents using mobile devices
- Prepare for your annual review in advance
- Complete your income and expenditure online
- Contact your case officer direct via text or email.

You can also download the PayPlan Plus app, allowing you to access your online account using a smart phone or tablet, 24/7 regardless of your location.





BE READY WHEN YOU GET IN TOUCH

When you contact PayPlan for free debt advice you will benefit from having the following ready:

Your personal details –

- Details of other people in your household, including any children
- Your employment details
- Details about your mortgage, or rental payments, including the up-to-date balance, account number, secured loans
- A list of all your creditors, including the account numbers and outstanding balances
- A list of your household income and regular expenses

- Hire Purchase details – date taken, when the payments end, terms
- Details of any current or pending legal action regarding your debts.
- Details of any additional properties you own

And if you are self-employed –

- Details of any business takings and business expenses

All the information you provide to PayPlan is confidential. Our advice is free and you are not under any obligation to take up any of the options we suggest.



Make the first step to get control of your finances, contact PayPlan today and get back to living.

From your phone, tablet or PC there are lots of way you can get in touch, including talking to someone on the phone, by email, using web chat or an online form. Whatever suits you, at a time that suits you.

Visit www.payplan.com