

Taking Debt – DEBT STRUCTURE – SALES POINTS

Debt Type	Problem	Solution
Council Tax Arrears	The problem with the council is that they are very aggressive and tend to send the debt to debt collectors very quickly, which escalates to bailiff action.	Do not worry, there are solutions available to you that can offer 100% legal protection, which means that they will not be allowed to contact you by law.
Utility Bills -water,gas, and electric	The problem with bills is that they tend to send a lot of the red letters and add charges.	We can look to stop this for you and help with this kind of debt, so do not worry, there is help available!
HMRC Debt	The problem with the HMRC is that they are very quick to ask for the full amount owing, they also do something called an attachment of earnings, which is where they take the money at source.	Please do not worry, we can look to stop this, and put the money back into your pocket for you to use the money on things that you need.
Payday or Doorstep Lenders	The biggest problem with these types of lenders is the interest, these type of lenders add huge amounts of interest which make it very difficult to lower the balance.	We can freeze the interest on these, and look to write off a large portion of the debt, so that you may not have to pay it all back.
Credit cards/store cards/catalogues	The problem is if you are only paying the minimum, it is very likely that this could take years and years to pay off.	We can look to freeze the interest for you, and look to get a lot of the balance written off for you.
Bank Loans	The biggest problem we see with Bank loans, is that they normally have large monthly payments, which we find puts a lot of pressure on all of the other bills.	We can look to get the monthly payment towards all of your debt right down to as low as £100 across everything where we can, so its really worthwhile looking at your options!
Overdraft/bank charges	The problem with overdrafts and bank charges is that they normally add daily or monthly charges.	We can stop all of the charges on this for you, and look to greatly reduce the balance!
Debt Collectors	The problem is that Debt collectors are like Vampires! If you let them in once they can come and go as they please, this is where you may see them breaking in through doors and windows and taking your stuff - Legally!	Do not worry, we can offer 100% legal protection, once you have an agreement in principal with us, you can give them a reference number and they will not be allowed to take anything. So its worth speaking to our team to find out more.