



# Help with your debts

Court action is being taken against you as you have not paid your debts.

This letter is to make you aware of:

- help available to you
- your options
- your rights

## For urgent help and advice

Whether you want to speak to someone in person, on the phone or by email, you'll find a list of free advice services at

<https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

## Government guidance on managing your debts

Get information on how to manage your debts, such as setting up a payment plan or applying to change a court order.

For more information go to <https://www.gov.uk/manage-your-debts>

## Your rights when a bailiff visits

There are rules on what a bailiff can take and how they can enter your home or business.

For more information go to <https://www.gov.uk/your-rights-bailiffs>