





The content

Debt Advice Handbook 15th edition

Description

With living costs and unemployment rising, budgets squeezed and problem debt on the increase, no adviser should be without this essential guide to the practice and process of giving money advice in England and Wales.

Who's this book for?

It is essential for debt advisers, welfare rights advisers, lawyers, local authority and housing association staff, social workers and union official.

What does it do?

The handbook provides the most comprehensive information needed by advisers on the key stages of money advice, including interviewing clients, establishing liability, prioritising debts, preparing a financial statement, negotiating with creditors and dealing with bailiffs. Fully indexed and cross-referenced to law, regulations and official guidance, and to court and tribunal decisions Includes tactical guidance and examples

What's new?

Fully updated to cover all recent changes to legislation, caselaw and court procedure and practice Emphasis is placed on taking due care of vulnerable clients and making sure that any payment arrangements agreed are appropriate. There is a focus on sustainable credit arrangements that do not affect a client's abilities to pay essential living expenses and priority debts.

Properties

Author(s):
CPAG

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4. Minimising debts

Reducing council tax bills

See also Chapter 6.

Reducing council tax bills

Check the client's liability for council tax. Any dwelling solely occupied by full-time students is

exempt for council tax purposes.

A student is not jointly liable to pay council tax if they live in a property in which they have an equal legal interest with others. If there are non-students or part-time students who are liable, the bill may be reduced because a full-time student attracts a 'status discount'. So, if there is only one non-student or part-time student living in the property with one or more full-time students, a 25 per cent discount should be awarded.

Educational institutions may provide local authorities with lists of full-time students attending courses and, if requested, they must issue a letter to a student establishing their status. Some institutions have been known to charge for this letter and you should argue that this is inappropriate. Students should inform council tax offices of their status to obtain a exemption or reduction.

See CPAG's *Council Tax Handbook* for more information.

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Please be aware that welfare rights law and guidance change frequently. This page was printed on Friday, October 17, 2025 and may go out of date.