





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

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8. Choosing a strategy for non-priority debts

You should know from the financial statement whether or not there is any available income or capital and of any likely changes in the client's circumstances. These factors will be relevant in deciding on a strategy for all non-priority debts. ¹ See Chapter 9 for more information.

The starting point should be what the client wants, and you must give them the full range of

available options so that they can make an informed choice. All your advice should be accurate, timely, appropriate to the client's individual situation and in their best interests. Where the clients are members of a couple, a strategy which is suitable for one member of the couple may be unsuitable for the other member, requiring different strategies to be considered.

If the chosen strategy is to offer payments to creditors, advise the client to start making any payments offered immediately and not wait for confirmation from the creditor. If the creditor does not confirm that interest/charges have been frozen, press the creditor for a decision. If the creditor refuses to freeze interest/charges, ask for specific reasons and either urge the creditor to reconsider the decision or review the strategy with the client. If you think the creditor is not treating the client 'with forbearance and due consideration' in line with Financial Conduct Authority requirements, discuss with the client whether to complain.

By the end of this stage, the client will have made an informed choice of the strategy that is most likely to resolve their debt problem.

1 See also L Oliver, 'Using deficit budgets', *Adviser* 180