





## 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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# 1. Interviewing

There are some features of an interview with a person in debt that are important to note.

- Make it clear that the service is free, independent and confidential and explain what this means in practice.
- Be aware of the ways in which your own preconceptions or attitudes affect the interview process. Recognise any negative images you may have of borrowing and debt and address

them.

- Reassure the client that they have done the right thing in seeking advice. Being in debt can be stressful and clients may feel embarrassed at having to talk about their financial problems. It is important to build the client's trust (see here) and to emphasise that they will not be judged in this process.
- Encourage the client to express their emotions to get these out of the way, so they can then concentrate on remembering, thinking and decision making as the interview progresses. For example, many people in debt fear imprisonment. That is not a possibility for the majority of debts, but this fear must be voiced if progress is to be made. Asking clients the question 'Is there anything you are particularly worried about?' can provide an opportunity for them to express their fears/other emotions. Clients may also have problems that initially do not appear to be debt related – eg, relationship issues. Clients need to be able to express whatever is important to them and their concerns so that they can then concentrate on sorting out their debts.
- Because of the numerous threats from individual creditors, many clients feel hopeless and/or overwhelmed about their situation. Do not raise false expectations by dismissing these threats, but be positive and explain that it is possible to do something.
- Anticipate problems that the client may face. It is important that the client does not depart from decisions made as part of a strategy, but you are unlikely to be there when these decisions are tested. For example, you may agree with a client that, because they have been paying creditors who call at their home and not paying their priority creditors, the best course of action is to withhold all payments to unsecured creditors until the arrears on the client's priority debts have been cleared. This decision will not be tested until an unsecured creditor calls, perhaps late at night, making threats. The client may find it difficult to stick to their earlier decision unless you have already explored this possibility with them.
- Partners, or other people with whom the client lives, usually need to be consulted if a good decision (ie, one which is likely to be adhered to) is to be made. Many of the decisions taken involve third parties who may not be at the interview. Even if you consider that urgent action is required, this can generally be delayed long enough for the client to consult others. Occasionally, there may be compelling reasons for not doing so – eg, if there is a fear of violence.
- Tell the client about the service they can expect from you and the advice agency. Explain what is expected of the client and what you will do. This must be written down and a copy given to the client and one kept by the agency (see here).
- Performing realistic tasks can empower the client – eg, switching fuel supplier. Modest tasks, such as asking a particular creditor about arrears, can help the client feel involved in the processes that are being carried out on their behalf. Although it is important to offer expertise

and services, do not take over the client's life – and avoid creating dependency.

- Be impartial and do not assume that you know what is best for the client. All options which the client could access must be considered before any course of action is agreed.

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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.