





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. Introduction

Giving advice to self-employed clients

This chapter looks at the ways in which debts and strategies covered elsewhere in this *Handbook* may need extra consideration when advising someone who is, or has been, running a small business (self-employed clients). The chapter also examines how a self-employed client's individual circumstances can affect the level of support that non-business specialist debt advisers can provide.

This chapter should be used in conjunction with the rest of the *Handbook*.

It is not a guide to business credit or business viability. These are both specialist areas in their own right.

Giving advice to self-employed clients

When dealing with self-employed clients, you must look at their overall situation, including their business. This is so you can fully consider how the client's circumstances affect the advice you can offer. It is important to do this even if a self-employed client says they have only personal debts.

Organisations should have a policy setting out the support debt advisers are expected to provide self-employed clients. The policy should take into account the level of an adviser's knowledge in this area and the availability of technical support within the organisation. The policy should recognise that three key factors usually affect the type of help self-employed clients need to deal with their situation. These are:

- how the client is setup in business (their trading status); *and*
- whether the client has stopped trading; *and*
- whether the client has any complex business debts (such as a business premises lease or tax debt).

This chapter assumes that your organisation's policy provides some level of support to self-employed clients. It describes how these key factors can affect the scope and type of advice that debt advisers may be able to offer a self-employed client. It also explains when signposting to a specialist service is usually required.

This chapter is not intended to challenge any organisation's policy. Advisers should refer to their own guidelines and always seek specialist advice if they are uncertain about advising a self-employed client.

Business Debtline provides free business debt advice for self-employed people and small businesses. It can advise clients who are still trading and clients who have ceased trading and have complex debt situations. Advice is available by webchat at businessdebtline.org or by calling 0800 197 6026. Useful information is also available for advisers on the Business Debtline AdviserHub, adviser-hub.businessdebtline.org/.

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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.