



## Worried about... debt?

### Step 2: Work out which debts to deal with first

'Priority debts' are debts that can cause you particularly serious problems if you don't do anything about them.

You need to work out which of your debts are priority debts and deal with them first. Make sure you've collected together information about all of your debts.

#### 1. Identify and deal with your priority debts

Contact your nearest Citizens Advice if:

- you're struggling to deal with your priority debts
- you have more than 1 priority debt and you need help deciding which to deal with first

#### If you've got any of these, they're your priority debts:

- Rent arrears
- Mortgage arrears or secured loan arrears
- Council tax arrears
- Gas or electricity bills
- Phone or internet bills
- TV licence payments
- Court fines
- Overpaid tax credits
- Payments for goods bought on hire purchase or conditional sale
- Unpaid income tax, National Insurance or VAT
- Unpaid child maintenance

#### 2. Deal with your other debts

Once you've got your priority debts under control, you should look at all your other debts. They're 'non-priority debts' because the problems they cause are less serious.

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## Your non-priority debts might include:

- credit card or store card debts
- catalogue debts
- unsecured loans including payday loans
- unpaid water bills - your supplier can't cut off your water supply
- overpayments of benefits - apart from tax credits
- unpaid parking tickets - these are called Penalty Charge Notices or Parking Charge Notices
- money you owe to family and friends

If you don't pay these debts, your creditors can take you to court to get you to pay. You can find out more information on what to do if you're being taken to court by visiting our website [www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money) or contacting us on the details below.

If you owe money to family and friends, it might help to tell them you have other debts. They might offer to wait until you've paid off your other debts before asking you to pay them back.

## If you were an additional cardholder

If you were an authorised additional cardholder on a credit card account, the credit card company can't ask you to repay any debts on the card. These are always the responsibility of the main cardholder.

## Further help and information:

**National Debtline:** Telephone: 0808 808 4000 or webchat with an adviser:  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Stepchange:** Telephone: 0800 138 1111 or webchat with an adviser: [www.stepchange.org](http://www.stepchange.org)

**Payplan:** Telephone: 0800 716 239 or web chat with an adviser: [www.payplan.com](http://www.payplan.com)



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