

## Urgent Actions for Debts

SITUATION	ACTION
Mental health issues	Make creditors aware of any mental health issues so that they follow guidelines for those needing extra support. Read the <i>Debt and Mental Health</i> factsheet. Contact Citizens Advice
Court action is imminent	Respond immediately to court letters Give a defence or explanation Use budget to show financial situation Contact Citizens Advice
Bailiff letter received	Contact bailiff straight away Use budget to show financial situation Negotiate only what you can afford Don't let bailiffs in Secure outdoor items Read National Debtline bailiff factsheet on <i>Dealing with County Court Bailiffs</i> and contact Citizens Advice
Eviction threatened	Contact landlord straight away and try to agree No eviction without a court order Complete any court forms Attend court hearing Keep paying rent Read National Debtline factsheet on <i>Dealing with rent arrears</i> or contact Citizens Advice
Threat of gas or electric being cut off	Contact supplier Negotiate affordable payments and show budget plan Contact Citizens Advice straight away Read National Debtline factsheet on <i>Dealing with gas and electricity arrears</i>
You owe money to your bank	Consider opening a safe bank account somewhere else so that your income cannot be taken without your permission, particularly if you owe money to a bank or Building Society Read National Debtline factsheet on <i>Safe Bank Accounts</i>
You have given a continuous payment authority	Tell your bank to cancel the CPA and contact the creditor Read National Debtline factsheet on <i>Payday Loans</i> which covers stopping a CPA