

Further Action Creditors Can Take

Some creditors pass debts to a **collection agency or firm of solicitors**. If that happens then you should send details of your situation (e.g. copy of your budget) to that firm or agency; you should also start sending your payments to them.

A **Default Notice, or demand for payment in full**, may be issued. As you are unlikely to be able to meet this request, you should reply by sending details of your situation (e.g. copy of your budget). You should also start sending, or continue to send, the regular monthly payment that you can afford.

You may receive a **County Court Claim Form**; if you do, then complete the forms and return them to the address on the papers within the time limit specified. The Court will then look at the information you have provided, and send you the decision (the County Court Judgement). It is not normally necessary for you to attend Court. See enclosed sheet *County Court Procedures*.

Remember...

- Priority payments must be kept up to date. See *Information Sheet; Priority Payments*,
- Avoid any further use of credit.
- Cut any credit cards in half and return them to the creditor.
- Check whether any of your debts are covered by insurance.
- Ensure that you receive any benefits to which you are entitled.
- If your creditors are still charging interest, ask them if they will stop. Keep a check on this, and ask again in maybe three months time if necessary.