

Priority Payments

Priority payments should be made **BEFORE** any payment is made to an unsecured creditor. It is important that you secure a home for you and your family.

PAYMENT OF:	SOME OF THE PENALTIES FOR NON - PAYMENT
Mortgages & Secured Loans	Court Action, repossession & eventual eviction from your home.
Rent & Rent Arrears	Same as mortgage, above.
Council Tax Arrears	Magistrates Court action, bailiffs, arrest or even imprisonment. Arrears can be deducted from wages/benefits
Fines & Maintenance Orders	Court action, bailiffs, arrest or even imprisonment.
County Court Judgements	Bailiffs, Charging Order, Attachment of Earnings Order
High Court Action	Bailiffs, Charging Order, Attachment of Earnings Order
Magistrates Court Action	Bailiffs, arrest or even imprisonment
Gas & Electricity	Court Action, disconnection with a large deposit required for re-connection or prepayment meter installed.
Water	Court Action, prepayment meter installed (supply cannot be disconnected).
Tax, VAT & National Insurance	Court Action, Sequestration of Asset, bankruptcy, bailiffs and even imprisonment.
Hire Purchase & Conditional Sale of Goods	Court Action, bailiffs & repossession of goods.
TV Licence	Court Action with a maximum fine of £1000.00.

SOME OTHER PRIORITY DEBTS (if you have them):

Telephone
Debts to Family or friends
Guarantors of loans
Church or employers
Loan sharks
Gambling/Drugs debts, etc.