



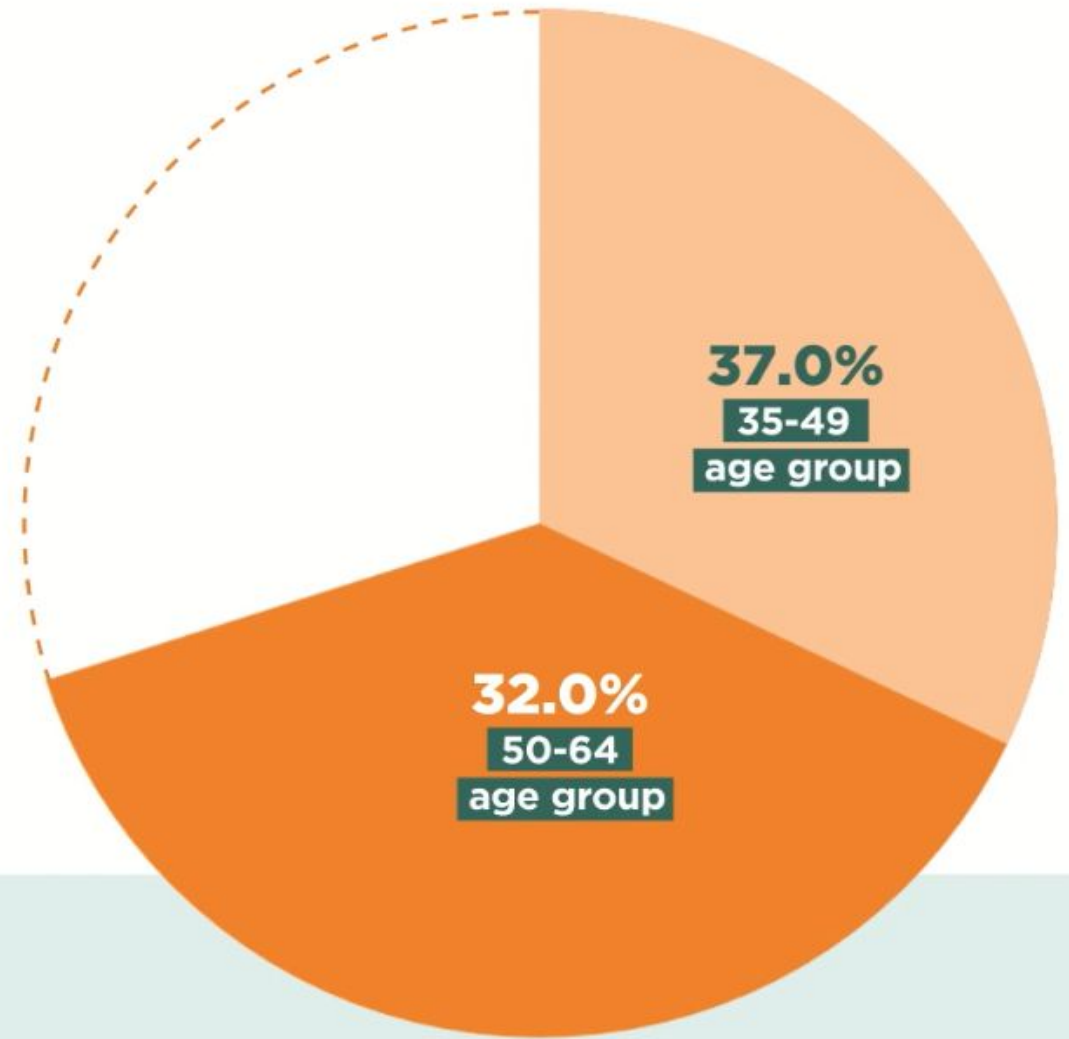
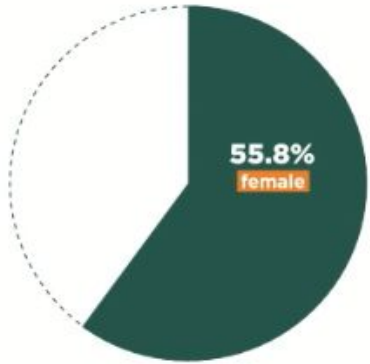
TOYNBEE  
HALL



Money &  
Pensions  
Service

 Debt Free Advice



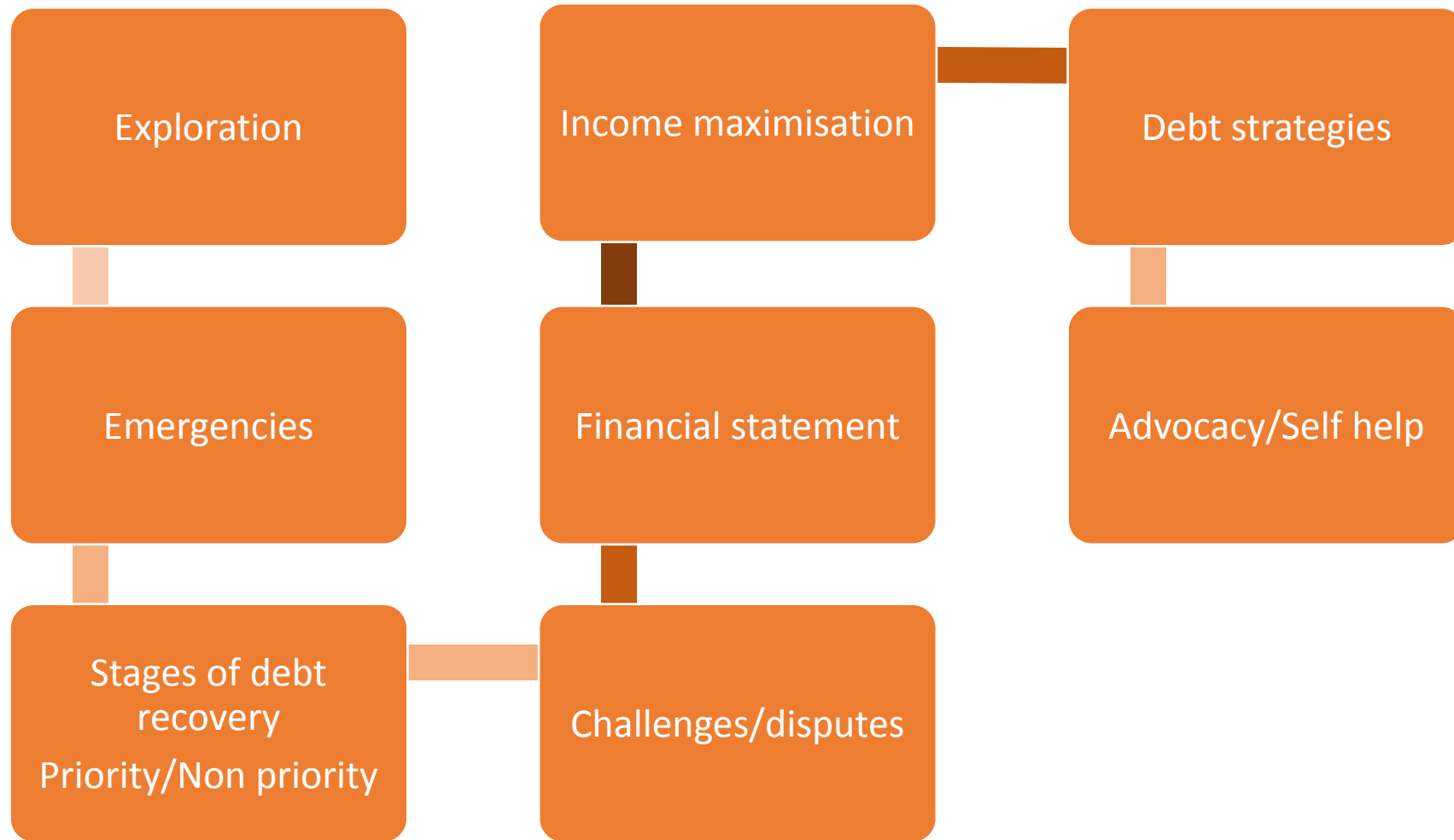




# What we are seeing now

- Increase in demand
- Average number of debts 3.9 per client, 2020 was 2.9
- Utility debts steadily increasing
- Issuing more food bank vouchers to our clients

# Debt Advice Process



# Priority vs Non-priority debts

A priority debt is one where the creditor's ultimate sanction may result in the loss of liberty; home; essential supplies, for example, gas or electricity; or essential goods.



Priority debts	Non priority debts
Rent/Mortgage	Credit Card
Council Tax	Catalogue
Gas and Electricity	Buy Now Pay Later
TV Licence	Water
HMRC Debts	Social Fund
Magistrates Court Fine	Money owed to friends and family





Switching utility suppliers

Water discounts

Health costs

Disability benefits

Benefit entitlements

Travel discounts

# Maximising Income

Freedom pass

Winter fuel payment

Warm home discount

Taxicard

Tax code check

Grants





# Options

Formal Options	Informal Options
Bankruptcy	Repayment arrangement
Debt Relief Order	Debt management plan
IVA	Moratorium
Admin Order	Challenge/Dispute
Standard Breathing Space	Charitable Grants
Mental Health Crisis Breathing Space	Selling assets
	Write off







104

REVIEWS



Trustpilot







George Harridon

1 review    GB



 Invited

3 days ago

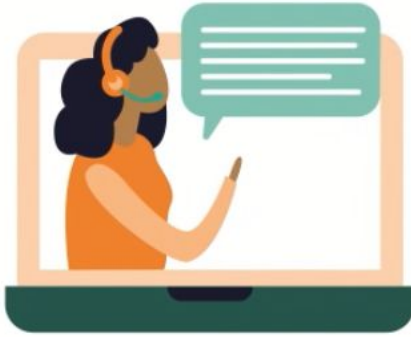
## Before I met Clive

Before I met Clive , I could not sleep . I could not eat , I was totally depressed. But with help of Clive , he was able to negotiate with my debtors to pay in instalment . The same amount I was offering one bailiff, he wouldn't accept , with the help of Clive he did accepted it . Although Barking and Dagenham has not yet back to me about the offer I was advised to give . Many thanks to Clive . Tension is ease most of my debt is amicably solved .



 Useful    Share





**Webchat**

**Debtfreeadvice.com**



**You can reach us over the phone**

**0800 808 5700**



**Whatsapp**

**0800 808 5700**

**Over video Chat**

**Debtfreeadvice.com/video**

# Referrals

**Complete the referral form and email it to the Debt Team**

**[debtteam@toynbeehall.org.uk](mailto:debtteam@toynbeehall.org.uk)**



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