

Consequences of Debt

What happens if you don't pay?

| | DEBT | CONSEQUENCES |
|------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PRIORITY DEBTS (ones you should pay FIRST) | TV Licence | <ul style="list-style-type: none"> • Fine • Enforcement Agent (Bailiff) action • Money taken from wages/benefits • Prison |
| | Mortgage | <ul style="list-style-type: none"> • Repossession |
| | Rent | <ul style="list-style-type: none"> • County Court Judgement (CCJ) to recover arrears • Eviction |
| | Council Tax | <ul style="list-style-type: none"> • Enforcement Agent (Bailiff) action • Money taken from wages/benefits • Prison |
| | Gas / Electricity | <ul style="list-style-type: none"> • Disconnection |
| | Secured Loan (<i>priority if secured on your house</i>) | <ul style="list-style-type: none"> • Repossession if secured on house/car |

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| NON-PRIORITY DEBTS (less serious consequences) | Water | <ul style="list-style-type: none"> • CCJ (<i>Your water supply can't be disconnected</i>) |
| | Brighthouse / Perfect Home | <ul style="list-style-type: none"> • Goods repossessed • CCJ |
| | Credit Cards | <ul style="list-style-type: none"> • CCJ |
| | Catalogue Debts / Store Cards | <ul style="list-style-type: none"> • CCJ |
| | Doorstep Lenders / Payday Loans | <ul style="list-style-type: none"> • CCJ |
| | Phone or Mobile Bills / Cable TV or Broadband Subscriptions | <ul style="list-style-type: none"> • Disconnection • CCJ |