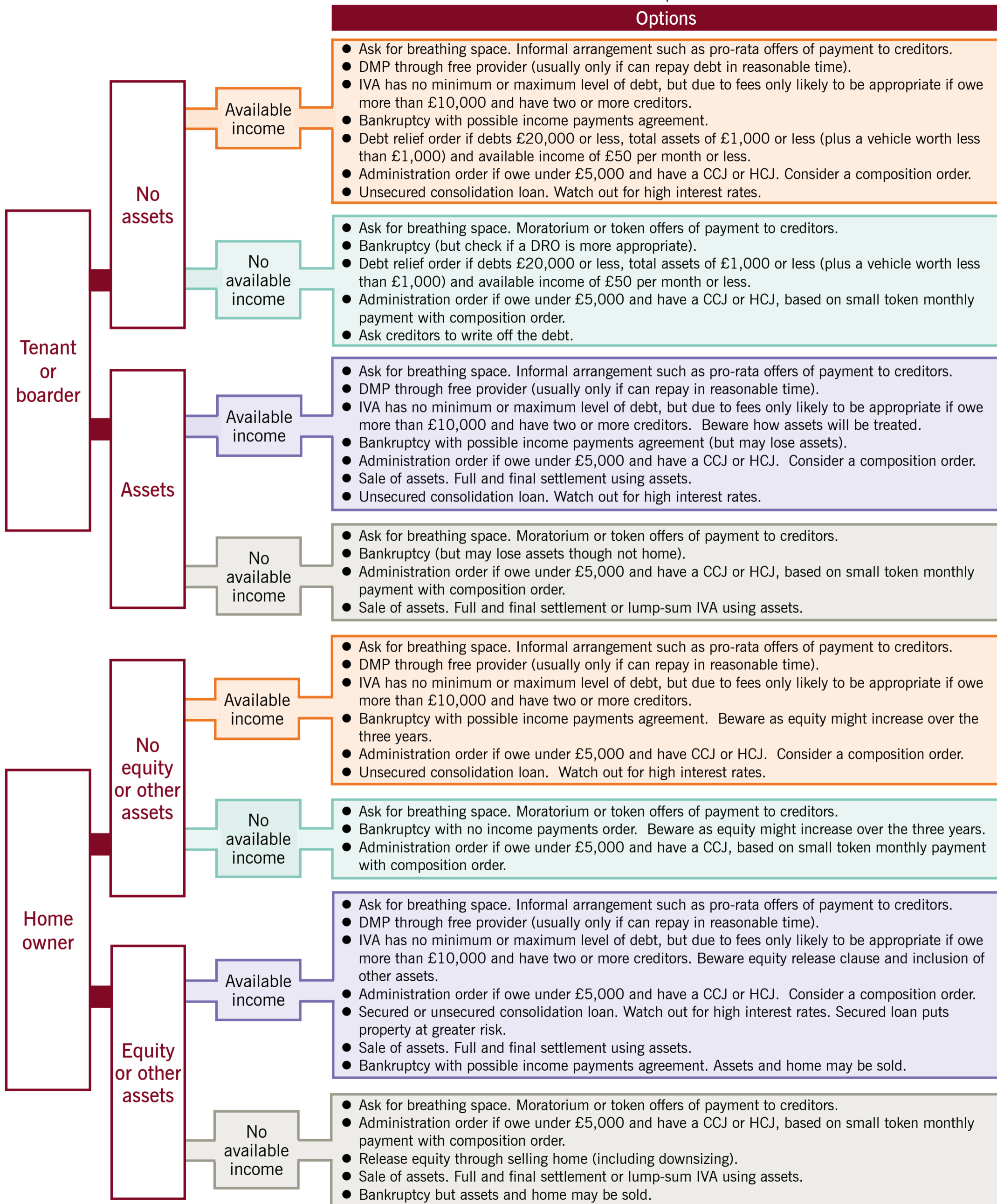


# Strategies for Dealing with Debt

This flow chart illustrates options for dealing with debts based on different client circumstances. It is intended as a basic guide and more detailed references should always be checked and consequences considered.



Compiled by Meg van Rooyen, Policy Manager, Money Advice Trust. Updated October 2015.

**Disclaimer**

England and Wales only.

The strategies and tactics in the chart do not constitute an exhaustive list as there may be further tactics to consider. Always base advice on the circumstances and wishes of the client.

The information is accurate as of October 2015.

We cannot be held responsible for changes in the law or for developments in case law since this was published.