

# CHOOSE THE RIGHT DEBT SOLUTION

We'll help you take charge of your debt

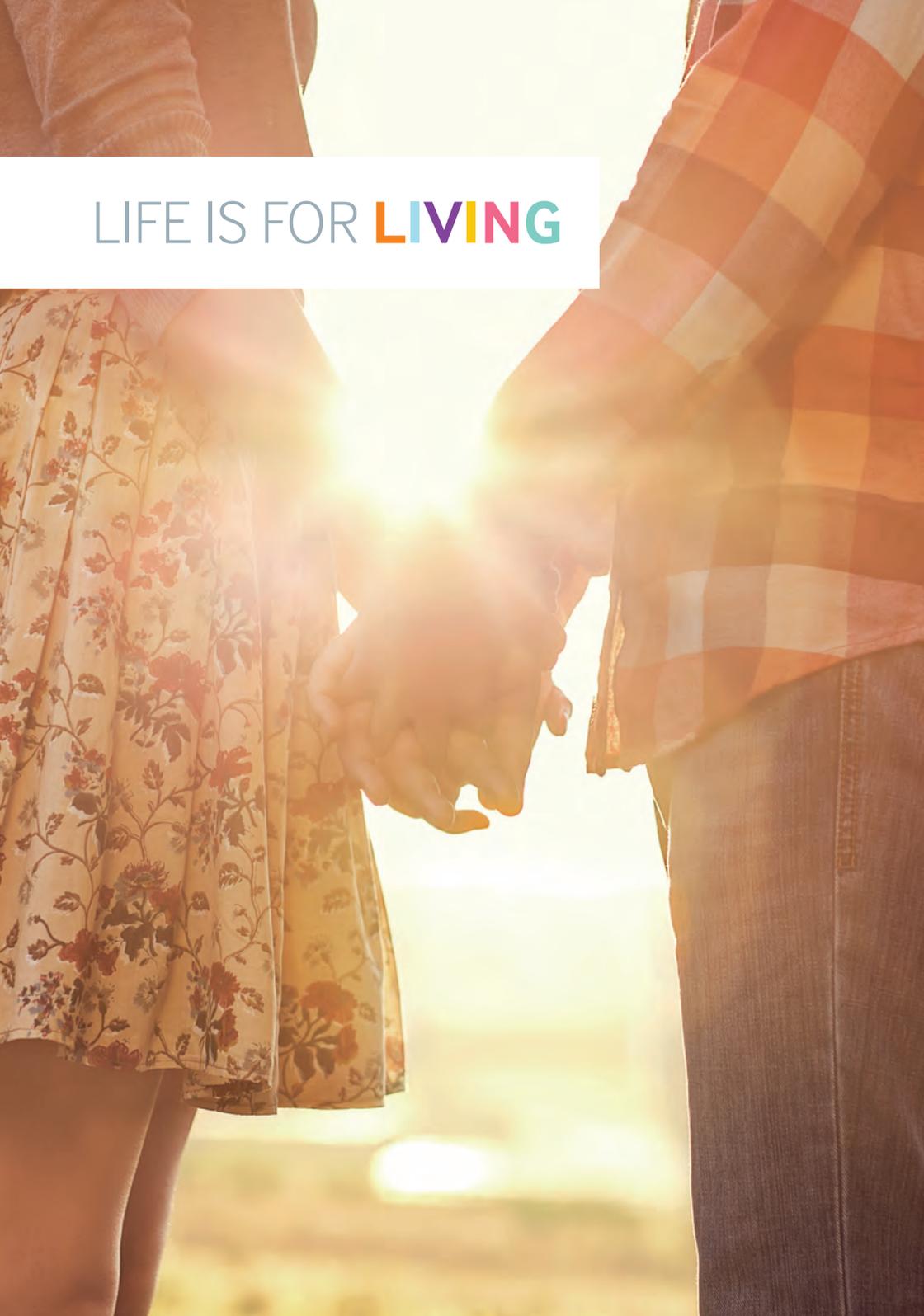
DEBT  
PLANS

BUDGETING

LIFESTYLE

MONEY  
ADVICE

PayPlan™  
live again

A romantic scene of a couple holding hands at sunset. The woman on the left wears a floral dress, and the man on the right wears a plaid shirt. The sun is low on the horizon, creating a warm, golden glow and lens flare effects. The background is a blurred landscape.

LIFE IS FOR **LIVING**



Here at PayPlan, we understand the effect that debt can have on your life, but we believe that living with debt shouldn't have to mean living in despair. By offering you a wide choice of solutions, we're able to give you **HOPE**. Not just of controlling your debt, but of a happy life.

We're proud to provide practical, long-term solutions and we've spent over 20 years helping people to deal with their debt and get on with living their life. We know that we can't change the past, but we can certainly help you get a hold of **YOUR FUTURE**.

Yes, we're happy to help you set up a structured debt plan if that's the right solution for you, but we're equally happy to help you explore other options that could be far more suitable. For instance, simply giving you advice on how to cut costs on your essentials could be all it takes to help you stay on top of your debt. And if appropriate, we could introduce you to companies who can help you release equity from your property.

So, it's time to look at debt differently. It's time to think again and above all, it's time to **LIVE AGAIN**.

# FINDING THE BEST FIT

We know that debt is a **PART OF LIFE**, so we've made our solutions flexible enough to accommodate living – not just surviving.

Our range of services either help to control the repayment of current debts, or help to find you the best deal on essential purchases – as we appreciate that this can go a long way to relieving the pressure on day-to-day finances. And, no matter which solution you choose, we'll arrange everything for you – after all, that's what we're good at.

## MAKE IT HAPPEN

If one of our structured debt plans is right for you, you'll commit to paying off your debt (or at least a proportion of it), in affordable monthly payments that are generally less than you are currently paying. Whilst this may mean that your repayment period is longer, or your total amount payable is higher, it could allow you to **LIVE HAPPILY** within your means and it should stop your creditors from continually knocking at your door.

Unlike the vast majority of other debt solution providers who charge set-up fees or monthly fees, or in some cases both, we don't charge you a penny for our debt management plans. Our unique relationship with the credit industry allows us to offer our services **FREE TO YOU**.



Which of our solutions is right for you will depend on your individual circumstances and there is often more than one option available. But, here's a quick guide to three of our most popular plans:

### **DEBT MANAGEMENT PLAN (DMP)**

An informal arrangement that could be right for you if you owe more than £5,000 in unsecured debt and would benefit from being more flexible with your payments.

### **INDIVIDUAL VOLUNTARY ARRANGEMENT (IVA)**

A more formal arrangement for people who typically owe more than £7,000, an IVA allows you to repay a proportion of your debt and the rest may be written off.

### **TRUST DEED**

Things are different in Scotland. This means that a Trust Deed could be the right solution for you, it may even allow you to repay a proportion of your debt with the rest written off.

Your credit rating could be adversely affected by entering any debt plan and by embarking on an IVA or a Trust Deed, you will be entered into a public register.

Don't think any of these can help you? Don't worry, we have a range of other solutions available and we're sure that we can find one that's right for you. Call one of our advisers today on **0800 009 4146**.

WE'RE **D**IFFERENT





We believe in the power of conversation and we know that the best way to find out what's right for you is to talk to you about **YOU**, your life, your debt and your aspirations. You'll find our team of trained advisers understanding of your situation and always on hand to help you find a solution that fits your life. They'll never tell you what to do, but they will offer you their opinions, share their experience and help you every step of the way.

As an independent debt solution provider, we exist to help you achieve **YOUR GOALS**. We are fully impartial and work closely with the credit industry, not for the credit industry. We've established and nurtured an excellent relationship with all major UK creditors and they fully support our desire to provide you with totally free debt management solutions. By choosing PayPlan, you can be sure that you will receive the advice and support you need to help you **LIVE AGAIN** now, and also prosper in the future.

Call one of our advisers today on **0800 009 4146**  
and begin to take charge of your life again.

LET'S TALK

Call us free on **0800 009 4146**

Mobile calls may be cheaper on **0208 626 7905**

We're open 8am – 9pm weekdays and 9am – 3pm Saturdays

Email our advisers, [advice@payplan.com](mailto:advice@payplan.com)

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