



[PayPlan](#)

1 August 2024

Helping you to deal with debt

PCS partners with PayPlan who provide free, confidential debt advice to help you on the road to becoming debt-free. PayPlan deal with all types of debt from credit cards through to County Court Judgment (CCJ) claims and priority debts such as mortgage, rent and council tax arrears.

As the cost-of-living crisis continues to impact PCS members, being part of the union remains the best way to fight for real-terms pay increases. For anyone who is struggling, you can access individual support arranged by PCS with PayPlan, a national debt advisor. See our [membership benefits pages](#) for other free services available to PCS members.

Excessive debts can have a devastating impact on a person's finances, their personal relationships, their work and even their health.

PayPlan have helped many PCS members by providing free debt advice through the [dedicated referral link](#) and phone number (0800 716 239).

In the last year the average unsecured debt amount that PCS members have asked for help with has been £22,442 with on average 6.4 unsecured debts.

Most of these members have contacted PayPlan after Christmas and in the summer months during holidays, with 87.9% of debt levels above £5,000. These are long-term debts that have got on top of the member, and they want to receive advice and go into a plan to get back on track.

Most debts relate to mortgage payments, rent arrears, utility bills, council tax, loans and credit card payments.

PayPlan has been able to enrol 50% of those members in a Debt Management Plan to pay off their debts with a single, manageable monthly payment. Other members have entered into Individual Voluntary Arrangement (IVAs), Trust Deeds, and client managed arrangements (CMAs).

An (IVA) is a formal agreement with creditors that involves making one, affordable monthly payment towards all of your debts. A Trust Deed is only available in Scotland and is a legally binding agreement between you and your creditors to repay some of your unsecured debts.

The time frame for paying off debts will vary depending on how much you owe and can change if your circumstances change; all plans are updated at an annual review.

PayPlan will inform you of the impact of different debt solutions on your credit report.

How PayPlan can help

- Get advice in the way that suits you – by phone, email, live chat or WhatsApp
- Free and nationwide confidential service with no hidden charges
- A personal case officer to advise you and negotiate with the people you owe money to
- An overview of your options for dealing with your debts, including manageable debt plans to suit your circumstances
- Any further support you might need.

Get in touch

You can have an initial chat with one of PayPlan's dedicated advisors to get an accurate picture of your circumstances and work out a budget for your income and expenditure. You'll be listened to and supported. And you'll be well on your way to peace of mind.

You can contact PayPlan on 0800 716 239, from 8am to 8pm Monday to Friday and 9am to 3pm on Saturdays. You can also visit [the Payplan website](#) to chat with them online or for further information.

Training

PayPlan advisors can be booked to deliver a short session to members in your branch or group. Called 'Resolving Problem Debt: Getting control of your finances'

any branch can request a session from the [PCS branch learning fund](#), listed under Cost of Living crisis – Financial wellbeing section by [completing the request form](#).