



Bill prioritisation activity

Toolkit p26-29

Priority bills

Priority Bills	Potential consequences of not paying
Mortgage repayments and loans secured on your home	Repossession of your property
Rent arrears	Eviction from the property
Council tax	Use of bailiffs to collect the debt, deduction from wages or benefits, imprisonment (if you refuse to pay, only in England)
Gas/electricity	Disconnection
Magistrate court fines	Deduction from wages or benefits, imprisonment
Child maintenance	Deduction from wages, imprisonment
Hire purchase agreements, if what you're buying with them is essential	Repossession of hired goods
TV Licence	Magistrates Court Fine
Income Tax, National Insurance and VAT	Deduction from bank account, use of bailiffs
Missed payments owed to DWP (Department for Work and Pensions) or HMRC (HM Revenue & Customs)	Deductions from benefits

Non-priority bills

Non-priority debts can include:

- Credit card debts
- Store cards and catalogue debts
- Unsecured bank and payday loans (loans that are not secured against your property)
- Loans from friends and family
- Overdrafts
- Water and sewerage bills



Activity

Use the table to list your bills/outgoings and select those which are a priority.

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