



Welfare at Work Week

28 September – 2 October 2026

Debt advice

An increasing number of people are struggling to manage their debts.

But there's lots of help out there to get you back on track and it's important to know you're not alone.



Even a small change in circumstances can turn a manageable situation into a debt problem. Whatever the amount, dealing with debt can be stressful, overwhelming and all-consuming.

No one should have to deal with the stresses of looming debt alone.

Someone to turn to:

If you find yourself falling into debt, you can turn to **UNISON Debtline**, a free debt advice service for members run by our trusted partners, **PayPlan**. The service offers free, confidential debt advice to help you on the road to becoming debt-free:

- 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



Hear from Tania on how UNISON Debtline helped her move forward with her finances:

“With UNISON Debtline, it made me think about what I was doing. I felt the weight being lifted off my shoulders. I wasn’t panicking every time the post came with a reminder of what I owed.

“Paying off my debt has given us more opportunity. I wouldn’t have been able to do certain things before because of the debt.”

- Start your journey today via freephone on **0800 389 3302**
- Find out more about the support available, including a short explainer video from PayPlan here: unsn.uk/debt
- You can download and print posters and flyers to promote UNISON Debtline services in your branch – you will find these in the resources section at the foot of our webpage: unsn.uk/debt



The difference between priority and non-priority debts

WHAT IS A PRIORITY DEBT?

No one plans to get into debt. But when the unexpected happens, managing personal and household finances can become more challenging. The most important bills that we need to pay are called priority debts.

If you don't pay a priority debt, it can result in you losing your home. Other bills and debts are called non-priority debts, they still matter but the result of not paying them is not so serious. When you contact UNISON Debtline, an adviser will talk you through those debts that you need to prioritise.

Priority debts include	If you don't pay
Rent & Mortgage	You could lose your home
Council Tax	- You could go to prison - You could have money taken from your wages - A bailiff (Sheriff – Scotland) could take your belongings
Utilities	- You could be cut off - Your water supply cannot be cut off
Magistrates' Court Fine/Sheriff's Court Fine (Scotland)	You could go to prison
TV Licence	- You could have money taken from your benefits or wages - A bailiff (Sheriff – Scotland) could take your belongings - You could get a large fine
Loan secured on your property	You could lose your home
Maintenance for others, including support for children	- You could go to prison - You could have money taken from your benefits, wages or bank account

Non-priority debts include	If you don't pay
Catalogue Credit and Store Cards Unsecured loans Personal debts	You can be taken to county court (Sheriff Court – Scotland) but cannot be imprisoned