Why choose PayPlan?

We help thousands of people take control of their finances every year. When you get in touch with us for free debt advice, you'll receive a tailored overview of your options, ensuring you understand all available solutions.

Whether you need immediate help to reduce repayments or simply want trusted guidance, we're here for you.

Our services are free, accessible to everyone and come with no obligations.

By choosing us, you're taking the first step towards a brighter financial future.

Ready to take the next step?

Whatever your concerns are when it comes to debt, we are here to help.

Contact a member of our team today or check out our helpful articles and guides online.

How to contact us:

Visit **payplan.com/**perennial
Call our team on **0800 072 1206**

PayPlan **@PayPlan**

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Get free debt advice

Helping you get your finances under control

PayPlan®
Making life affordable

How do we help?

When you reach out to us for help with your debts, we'll guide you through the next steps for getting financial support. Our advisors are here for you every step of the way and will explain everything clearly.

Together with you, they'll look at your income and expenses in a no-pressure environment. From there, they'll have a solid understanding of the amount you can realistically afford to pay to your debts. Then, they'll explore the various options available, helping you choose the debt solution that fits your needs best.

What are the benefits of our advice?

Peace of mind - Reduce your money worries and embrace a clearer financial future.

Path to freedom - We provide debt advice and options to help you get your finances under control and guidance towards clearing your debts.

Fewer disruptions - We'll look to reduce creditor contact and update you with the information you need when you need it.

Confidential support - Our advice is always confidential, ensuring your privacy is respected.

Friendly guidance - Our advisors create a supportive environment for your financial journey.

Tailored debt solutions - Solutions to fit your unique situation to ensure you find the best outcome.

Convenient management of your debts - If you enter a plan with us, you can use PayPlan Plus, our online portal, to stay on top of progress.

Debt solutions

Below is an overview of some of the options we can consider:

Debt Management Plan (DMP)
Repay your debts with one affordable monthly repayment in an informal agreement with your creditors, making it easier to manage your finances.

Debt Write-Off
Agree with your lender that you no longer need to continue repayments due to exceptional circumstances.

Repayment Arrangement
Set up a flexible arrangement with your lenders to repay debts at a manageable rate so that you can stay on top of your repayments.

Debt Settlement
Negotiate a one-off payment with your creditors to settle some or all of your debts and possibly reduce your total repayment amount.

Only available in England, Wales and Northern Ireland

Debt Relief Order
If you're struggling to make repayments, this option lets you freeze your debts, and after a set period, some may be written off, allowing you to move on to your next chapter.

Full & Final IVA*
Settle your debts with a single payment to your creditors, writing off any remaining debt within 12 months. A faster and more immediate resolution.

Bankruptcy*
This may be suitable if you can't realistically repay your debts within a reasonable timeframe, allowing you to move forward.

Individual Voluntary Arrangement (IVA)*
Make monthly payments to creditors over five to six years, with any remaining debt forgiven at the end, providing a clear path to debt resolution.

Self-employed IVA*
If you're a business owner or freelancer, this option lets you make manageable monthly payments over five to six years, with any remaining debt forgiven at the end, giving a defined timeframe for resolving your debt.

Only Available in Scotland

Trust Deed*
Make single, affordable monthly payments (usually over four to five years) and write off any remaining debt once completed.

Minimal Asset Process (MAP)*
If you're on a low income and unable to make reasonable repayments, this process allows you to write off your debts and make life more affordable.

Sequestration*
This option is for those who can't pay back their debts in a reasonable time, offering a structured way to resolve your finances.

Debt Arrangement Scheme
Make manageable monthly payments towards your debts, creating a structured plan to help you regain control of your finances.

** A set up or management fee may apply in this solution.*

Preparing for your conversation with PayPlan

Once you reach out to us, one of our friendly advisors will be in touch to arrange a telephone appointment to discuss what we can do to help. We can also do this over WhatsApp or Live Chat, if that suits you better.

To make the most out of your conversation, it's helpful to have some things to hand:

- Your budget (if you don't have one, don't worry - we can help you create it. Just try to have an idea of your monthly expenses and income).
- A list of your creditors, including account numbers and outstanding balances. If you're unsure, we can get this information for you through a soft credit search with Experian (which won't affect your credit rating).
- Details of your mortgage or rental payments.
- Information about any current or pending legal actions relating to your debts.
- If you're self-employed, details of your business income and expenses.

Prefer to get help online?

We know you may prefer to get free debt advice online rather than over the phone. That's why we offer a range of options allowing you to get help in the way that suits you. Simply choose one of the below options via our website:
www.payplan.com/perennial

Email
WhatsApp
Live Chat
SignVideo