

Practical Debt Advice: Your guide to relief of debt in Scotland

Elizabeth McCue



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The financial future of a large section of the population of Britain is unpredictable. Many people are finding themselves in a debt crisis for the first time and some are seeing the warning signs of debt mushrooming over the horizon like a thunder cloud. Advice is difficult to access and not always in a simple and comprehensive form. This guide is specifically aimed at the Scottish legal system which compliments our other publication 'Practical Debt Advice' for England. Elizabeth McCue has over ten years experience dealing with those unable to meet their financial obligations. She analyses the major areas of indebtedness and differentiates between those priority debts which must be addressed and non-priority debts which can be negotiated with the lender. Her clear and simple explanations are directed not only at the borrower but also underline the Law relating to creditors responsibilities with the aim of reaching a mutually beneficial resolution. How do you deal with sheriff officers? These and many other situations are explained in a simple, easily understood format together with useful telephone numbers and web sites. Practical Debt Advice is an important book for those who find themselves in a financial crisis enabling them to take a pro-active approach and to deal with the future with confidence.

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