



**PADDOCK WOOD  
COMMUNITY  
ADVICE CENTRE**

## **Debt Respite Scheme 'Breathing Space'**

### What is Breathing Space?

The Government is introducing a new Debt Respite Scheme on 4 May 2021. The scheme gives eligible people with problem debt, including those experiencing mental health problems, legal protection from action by their creditors for a period of time, known as 'Breathing Space'.

### How does it work?

There are 2 types of breathing space: a standard breathing space and a mental health crisis breathing space. A standard breathing space is available to any client with problem debt. It protects them from creditor action for up to 60 days, pausing most enforcement action or contact from creditors and freezing most interest and charges on their debts. A mental health crisis breathing space is only for clients who are certified by an Approved Mental Health Professional.

### Can anyone access Breathing Space?

The scheme can only be accessed through a debt advice provider, which has been authorised by the Financial Conduct Authority (FCA) to provide debt counselling. We are registered with the FCA and the Insolvency Service to put people into the scheme. We have experienced debt advisers ready to help you.

### How do I get help?

Our offices are OPEN and we are offering face to face advice (appointments and drop-ins) Monday to Friday, 9:30 – 1:30. We are also offering telephone and video appointments or email advice if you are unable to attend our offices. If you need advice about the 'Breathing Space' scheme or anything else, contact:

[info@pwadvice.org](mailto:info@pwadvice.org) | 01892 838619

**Paddock Wood Community Advice Centre | 94 Commercial Road  
Paddock Wood TN12 6DP | [info@pwadvice.org](mailto:info@pwadvice.org) | 01892 838619**