

How we helped Agnes and James resolve their debt following a terminal illness diagnosis

Agnes and James' story

Agnes and James contacted us after Macmillan recommended our advocacy service.

Advocacy is a specialist team who work with our most vulnerable clients – those who may be experiencing mental health problems, a long-term or terminal illness, or have difficulty in communicating. Our team have additional training and tools to support them and we also partner with a number of organisations who can offer them extra help.



James had been diagnosed with terminal cancer and early on in speaking to our advisor he made it clear their primary concern was that they “wanted to enjoy their remaining time as best they can”.

Our advisor took them through a full advice session and recommended a token payment plan (TPP) to support them, and introduced them to our write off service, taking into account the medical information the client had disclosed. The TPP was activated while James sent medical evidence to our Advocacy team, enabling us to apply to his creditor to request a write off. Because his diagnosis was terminal his case was given a higher priority, in order to ensure that it was responded to quickly.

The creditor kept in touch with our advocacy team while considering the request, and kept James and Agnes informed every step of the way. Within three months of the initial request we were able to tell them that the debt had been written off. Sadly James passed away two months later.

Agnes and James' situation

Age: 67 and 72

Reason for debt: terminal illness

Debt solution: TPP and write off

What is a token payment plan (TPP)?

In some cases, clients can't realistically afford to make any repayments towards their debts. In these situations we'll work with the client and their creditors to manage a token payment plan (TPP). Each creditor receives £1 a month until the client's situation either improves enough to increase their monthly repayment amount, or a write off or insolvency solution is sought.

What is a debt write off?

We often speak to people whose circumstances mean they can't afford to pay anything to their debts, and that this situation is unlikely to change. In situations like this creditors may agree to write off their debts rather than keep contacting them to ask for money they don't have. Creditors are only likely to agree to this only in the most serious cases, and they may need to provide evidence to them such as medical reports before they'll consider this.