



Renfrewshire
Council

Debt Arrangement Scheme

The Debt Arrangement Scheme (DAS) is a statutory debt management scheme that was introduced by the Scottish Government to help you repay your debt(s).

Through the DAS you can apply for a Debt Payment Programme (DPP) that will allow you to pay off your debts over time. The DPP will consider what you can realistically afford to pay towards your debts based on your income.

Am I eligible for DAS?

You may be eligible if you have one or more debts and:

- You contact a DAS approved money advisor (all Advice Works Money Advisors are DAS Approved)
- You live in Scotland
- You have some money left over once you have paid for your basic life expenses, for example, rent, gas, food, council tax
- You would like to repay your debts without the risk of your creditors taking legal action

Advantages of DAS

- It freezes interest, fees and charges on your debt.
- It prevents creditors taking action to recover the money you owe them
- It allows you to make one regular payment towards clearing your debt
- It is usually free however some money advisors may charge a fee for their service

Will DAS affect my credit rating?

If you decide to go ahead with DAS your details will be entered onto the DAS register. This is a public register that anyone can access. Creditors and credit reference agencies check this register and this information may show on your credit file.

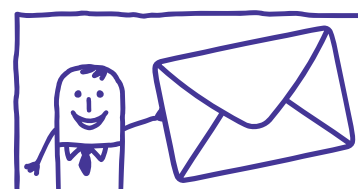
How do I apply for DAS?

Contact us at Advice Works. One of our DAS approved Money Advisors can discuss your circumstances and agree if you are suitable for DAS. If so, they will apply for a DPP on your behalf.

Getting in touch



www.renfrewshire.gov.uk/adviceworks



Visit or write to: Advice Works, 8 Collier Street, Johnstone PA5 8AR

ADVICE WORKS

Drop-in times

Erskine

Erskine Library
Bridgewater Shopping Centre
Bridgewater Place
PA8 7AA

Friday, 9am to 11am.

Johnstone

Advice Works
8 Collier Street
PA5 8AR

**Monday to Thursday,
9am to 11am.**

Paisley

Customer Service Centre
Renfrewshire House
Cotton Street
PA1 1BU

**Monday, Tuesday and
Friday, 9am to 11am
and 1pm to 3pm.**

Renfrew

Renfrew Health Centre
Ferry Road
PA4 8SB

**Wednesday and Thursday,
1pm to 3pm.**



HELPLINE
0300 300 1238
10am-4pm Monday to Friday

