



The Insolvency  
Service

Helping people in financial distress

# The Bankruptcy Journey

**A way to get relief from your debts**

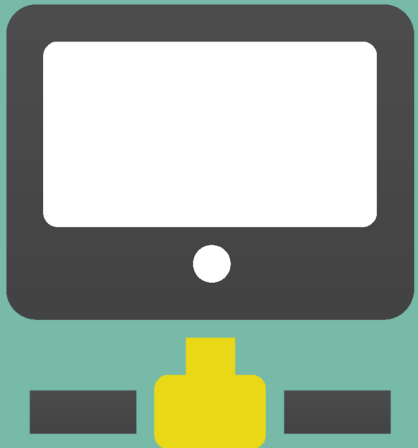


Find out your options for dealing with debts

[www.gov.uk/pay-off-debts](http://www.gov.uk/pay-off-debts)

Get free help and advice from a debt advisor

[www.moneyadvice.service.org.uk/en/tools/debt-advice-locator](http://www.moneyadvice.service.org.uk/en/tools/debt-advice-locator)



When you are sure bankruptcy is the right option,  
complete your application online

[www.gov.uk/apply-for-bankruptcy](http://www.gov.uk/apply-for-bankruptcy)

Pay the full £680 fee

You can pay the fee in instalments and search for a grant at

[www.turn2us.org.uk/find-benefits-grants](http://www.turn2us.org.uk/find-benefits-grants)

Submit your online application to the Insolvency Service



An Insolvency Service official

(called the 'Adjudicator') reviews your application

If you meet the criteria, the Adjudicator approves your  
application and makes you bankrupt

You have to follow some restrictions while bankrupt

[www.gov.uk/bankruptcy/restrictions](http://www.gov.uk/bankruptcy/restrictions)

A trustee (normally an Insolvency Service official) manages  
payment of your debts using your assets and spare income.

If you don't have any assets or extra income you won't be asked

to pay [www.gov.uk/government/publications/guide-to-bankruptcy](http://www.gov.uk/government/publications/guide-to-bankruptcy)

Bankruptcy ends and most of your debts are written off

In most cases, you won't have to follow restrictions once your bankruptcy ends

[www.gov.uk/bankruptcy/when-bankruptcy-ends](http://www.gov.uk/bankruptcy/when-bankruptcy-ends)

Find out more at [www.gov.uk/bankruptcy](http://www.gov.uk/bankruptcy)