



The Insolvency
Service

Helping people in financial distress

Is bankruptcy for me?

If you can't pay your debts, no matter how much or how little you owe, and:

- live in England or Wales*
- are over 18

bankruptcy might be the right option for you.



You should speak to a **debt advisor** to find out more, or learn about all your options at, www.gov.uk/pay-off-debts

*The rules for dealing with debt in Scotland and Northern Ireland are different. You should speak to a debt advisor to find out more.