

## Interactive guide

<p>If you can't pay your debts, first try talking to the people you owe money to.          Approach them with a plan - know how much you can afford, and be realistic.</p> <p><b>Can you come to an agreement?</b></p> <p>Make arrangements to repay your debt  <a href="#">Seek budget advice</a></p>	<p>yes no</p>
<p>Consider a formal insolvency process such as Bankruptcy, No Asset Procedure or Summary Instalment Order - <a href="#">click here for an overview of options</a></p> <p><b>Do you owe more than \$NZ40,000 (excluding student loans)?</b></p> <p><a href="#">Click here for information about Bankruptcy</a></p>	<p>yes no</p>
<p><b>Do you have a surplus of income once all of your household expenses are paid or any valuable assets? (This means anything you own which would have a market value of more than \$1,000 after any amount owed against the item has been repaid)</b></p> <p><a href="#">Click here for information about No Asset Procedures</a>  <a href="#">Click here for information about Summary Instalment Orders</a></p>	<p>yes no</p>