



# HOW TO USE THE DEBT AND MENTAL HEALTH EVIDENCE FORM

If mental health issues contributed to you being in debt or have made it harder for you to pay back what you owe, then you might benefit from giving your creditors a debt and mental health evidence form (DMHEF).

Telling your creditors about your mental health means that they can make appropriate adjustments to their collections processes and how they communicate with you, which could help make your situation easier to handle.

## WHAT IS A DMHEF?

The DMHEF is a simple form that you can give to your creditors with information about your mental health. It isn't something you can fill out though and must be completed by a qualified healthcare professional.

That could be your:

- GP
- Psychiatrist or psychologist
- Nurse
- Social worker

Once your creditors receive a DMHEF, they'll have details of your mental health. This means that they'll better understand your situation, the reasons why you might be in debt and can adjust how they talk to you about your debts.

## HOW TO USE THE DEBT AND MENTAL HEALTH EVIDENCE FORM

1. Complete and sign a **DMHEF consent form**. You'll need to give this to your health or social-care professional.
2. **Download the DMHEF** and give both the consent form and the blank DMHEF to your healthcare professional. This should be someone who can give detailed information about your relevant mental health background.
3. Ask your healthcare professional to fill out the form in full and give as much detail as possible when answering question 4 on the form. They then need to stamp the form and return it to you.
  - a. Question 4 on the DMHEF says: 'Q4. Does the person have a mental health problem that affects their ability to manage their money?' – The more detail your healthcare professional gives when answering this question, the better your creditors will understand your situation and why you might be in debt to them.

Both the DMHEF and the consent form are official documents that have been approved by the Financial Conduct Authority (FCA), which is the official body that regulates the credit industry in the UK.

## DEBT AND MENTAL HEALTH EVIDENCE FORM FAQs

### Does a debt and mental health evidence form mean I won't have to pay my debts?

Most of the time, a DMHEF won't result in your debts being written off. What it will do, though, is help your creditors better understand why you're in debt with them and why you might have missed payments in the past.

Once they receive the form, your creditors must take your mental health into account and make changes to their collections process.

These changes will differ on a case-by-case basis, but they might include measures like reducing the amount you pay each month to make things more manageable for you.

### Is a debt and mental health evidence form free?

Yes! You can download the DMHEF form and the consent form for free by using the links above.

Doctors cannot charge you for filling out the form, either. They have charged money in the past, but this was stopped by the government in October 2019.

## GET FREE DEBT HELP

If you're struggling with **debt and mental health**, then get in touch with one of our expert advisers today. They can help you to talk to your creditors about your situation and support you with a DMHEF.

Or, for more information, visit our financial wellbeing hub – [www.payplan.com/financial-wellbeing](http://www.payplan.com/financial-wellbeing)