The Church of Scotland has adopted a priority to the marginalised and bias to the poor. We welcome serious consideration of the needs of those whose means are smallest when considering reforms in this area of financial services. Often our poorest neighbours pay more for credit, utilities and other basic services. We ask that parliamentarians continue to prioritise people of low income and limited means.

In May 2012 the General Assembly agreed to:

- Urge the Church and Society Council to raise concern with the Scottish Government with regard to the proposed changes to bankruptcy law especially with regard to the risk of further deterioration of the ability to pay.
- Call on the Westminster and Holyrood governments to pursue policies which reduce injurious levels of personal debt
- Call on the UK and Scottish governments to promote financial education in schools and colleges as a priority.

We therefore agree to the principle of the proposals relating to money advice for those considering accessing a statutory debt relief or debt management product and the requirement for individuals to participate in financial education. (Policy Memorandum paras. 18-33)

We also welcome the discussion of bankruptcy where the debtor has few assets through the introduction of 'minimum assets process' to replace the ‘Low Income Low Asset’ route. (Policy Memorandum paras. 74-88)

We hope that the Committee will take particular care over scrutiny of these sections of the Bill to ensure that an appropriate product for people with low or no income is accessible and that relevant and professional sources of advice and information are made available.