SPICe
The Information Centre

SPICe Briefing

Bankruptcy and Debt Advice (Scotland) Bill: Stage 3

26 February 2014

14/20

Abigail Bremner

This briefing looks at Stage 1 and Stage 2 consideration of the Bankruptcy and Debt Advice (Scotland) Bill, which was introduced in the Scottish Parliament on 11 June 2013. The Bill proposes to make a number of changes to personal bankruptcy law.

The key issues during scrutiny of the Bill so far have been:

- an increase in the time period during which the practical effects of bankruptcy will be felt from three to four years
- the fee paid by debtors to enter bankruptcy
- the removal of automatic discharge from bankruptcy

CONTENTS

EXECUTIVE SUMMARY

The Bankruptcy and Debt Advice (Scotland) Bill is a Scottish Government Bill which proposes to make a number of changes to the personal bankruptcy regime in Scotland. The Economy, Energy and Tourism Committee was the lead committee at Stage 1. The Stage 1 Report was published on 3 December 2013 and the Stage 1 debate took place on 18 December 2013.

The main changes proposed by the Bill are:

- compulsory money advice for those entering bankruptcy
- financial education for bankrupt debtors whose circumstances indicate that it may be beneficial
- a “common financial tool” to be used to calculate how much of a debtor’s income can be used to repay creditors.
- an extension of the time period a debtor may be expected to make payments from income from three to four years
- a “Minimal Asset Process” route into bankruptcy for those with little income and few assets.
- a freeze on a creditor’s ability to enforce debts (also known as a “moratorium on diligence”) while an application for a statutory debt solution is made
- removal of automatic discharge from bankruptcy
- transfer of powers from the sheriff court to the Accountant in Bankruptcy

The key issues during scrutiny of the Bill so far have been:

- **an increase in the time period during which the practical effects of bankruptcy will be felt from three to four years** – under the Bill’s proposals, debtors who are assessed as requiring to make a payment from income will be expected to do so for four years rather than three, and property acquired by a debtor in the four years following bankruptcy will automatically pass to their trustee
- **the fee paid by debtors to enter bankruptcy** – debtors currently pay £200 to become bankrupt. The Bill introduces a “Minimal Asset Process” which debtors with low income and few assets can use to enter bankruptcy. The fee for those using this route is expected to be £100 or less. However, some stakeholders argue that any fee to enter bankruptcy is a barrier to vulnerable debtors
- **the removal of automatic discharge** – debtors are usually automatically discharged from bankruptcy after one year at present. The Bill proposes to link discharge with co-operation and creates an application process for discharge. Stakeholders are concerned that this change may have unintended consequences, with debtors at risk of being stuck in bankruptcy for extended periods

INTRODUCTION

The Bankruptcy and Debt Advice (Scotland) Bill was introduced in the Scottish Parliament on 11 June 2013 on behalf of the Scottish Government. It proposes to make a number of changes to the personal bankruptcy regime in Scotland.

The Bill is part of a suite of legislation aimed at reforming statutory debt solutions in Scotland. Regulations in relation to the Debt Arrangement Scheme and protected trust deeds were agreed by the Scottish Parliament in 2013. The Scottish Government intends to bring forward further regulations creating a Debt Arrangement Scheme option for business-only debts. In addition, a Bankruptcy Consolidation Bill, consolidating the changes made by this Bill and other amendments to the Bankruptcy (Scotland) Act 1985 over the years, is expected to be introduced this year.
The phrase "statutory debt solution" is used in this briefing to refer to options provided for in legislation for people who cannot pay their debts. In addition to statutory solutions, debtors can negotiate with their creditors to accept lower payments, but there is no obligation on their creditors to accept. The statutory debt solutions available in Scotland are:

- **Debt Arrangement Scheme** (DAS) – available to those who can afford to pay off their debts in full over a longer period. Participants are protected from enforcement action by their creditors – and interest and charges on their debts are frozen – while they participate

- **protected trust deed** –a voluntary agreement between a debtor and their creditors under which their income and assets are administered by a "trustee" (an insolvency practitioner) for the benefit of creditors. Non-essential assets are often sold. Protected trust deeds usually last for four years[1]. After a protected trust deed is completed, most outstanding debts are written off

- **bankruptcy** – involves the appointment of a trustee (an insolvency practitioner or the Accountant in Bankruptcy) to administer a debtor's assets for the benefit of creditors. This will usually involve selling them. A trustee will also seek a contribution from the debtor's income where appropriate. Bankruptcy currently lasts one year, although contributions from income may be sought for three. At the end of the bankruptcy, most outstanding debts are written off

SUMMARY OF PROPOSALS

The Bill proposes a number of changes to personal bankruptcy law, although some proposals extend to protected trust deeds and DAS. Broadly speaking, the provisions of the Bill, when taken with regulations previously brought forward in relation to protected trust deeds and DAS, will harmonise the treatment of income and capital across all the statutory debt solutions. The Scottish Government argues that this should allow debtors to enter the solution most appropriate to their situation as well as enabling more money to be repaid to creditors.

The Bill's main proposals are as follows:

- **compulsory money advice** for those entering bankruptcy. Advice is already a requirement for those entering DAS or a protected trust deed, so this would have the effect of making advice compulsory before entering any statutory debt solution. The

[1] Until 28 November 2013 (when the Protected Trust Deeds (Scotland) Regulations 2013 came into force), protected trust deeds lasted for three years.

Accountant in Bankruptcy (AiB)[2] estimates that the increased demand for advice will be minimal, but advice agencies have expressed concern about the ability of already overstretched services to cope

- **financial education** for bankrupt debtors whose circumstances indicate that it may be beneficial. A trustee can "require" certain debtors to undertake financial education. It is intended that debtors who undertake financial education will, in most circumstances, complete an on-line module

- a **"common financial tool"** will be used to calculate how much of a debtor's income can be used to repay creditors. The tool to be adopted is the Money Advice Trust's Common Financial Statement, already in use across the money advice sector. It uses allowances for certain types of expenditure based on figures from the Office of National Statistics' Living Costs and Food Survey. The purpose of having a common financial tool is to standardise the way a debtor's surplus income is calculated so that, regardless of which money adviser or insolvency practitioner they approach, a debtor will be expected to make the same contribution to their creditors

- a **debtor contribution order** to be used to require a debtor to make any payments from income, which they are assessed (using the common financial tool) as being able to afford. It is proposed that the AiB will make debtor contribution orders. Under the current equivalent procedure, a sheriff makes the order (although it is usual for the debtor and trustee to reach agreement without the need for court intervention)

- a **"Minimal Asset Process"** route into bankruptcy for those with little income and few assets. The Minimal Asset Process will replace the current "Low Income Low Assets" (LILA) route into bankruptcy. The Minimal Asset Process will be available to a smaller number of debtors than the LILA route due to stricter entry criteria. The Scottish Government argues that this will reduce the number of bankruptcy applicants who have to be transferred from the Minimal Asset Process route to standard bankruptcy because their estates are complicated to administer. The AiB has stated that simpler administration will result in a reduced fee for applying for a Minimal Asset Process bankruptcy. The fee is expected to be £100 or less, in comparison to the current fee of £200 (for all personal bankruptcy applications)

- **a freeze on a creditor's ability to enforce debts** (also known as a "moratorium on diligence") for an initial period of six weeks where a debtor notifies the AiB that they intend to apply for a statutory debt option. The Scottish Government states that this will give debtors breathing space to seek advice and pick the most appropriate debt solution for their circumstances. Such a moratorium currently exists in DAS

- **removal of automatic discharge from bankruptcy**. Under the current process, debtors are usually discharged automatically after one year of bankruptcy. The Bill proposes that a debtor will be required to demonstrate that they have co-operated with the bankruptcy[3] before they will be discharged. The proposed process for discharge where the trustee is an insolvency practitioner was significantly amended by the Scottish Government at Stage 2. Trustees will be required to send a report to the AiB detailing the extent to which the debtor is co-operating with the bankruptcy process 10 months after sequestration. The AiB will then decide whether it is appropriate to discharge the debtor. The Bill also introduces a statutory "statement of undertakings" which outlines a debtor's obligations in bankruptcy

[2] The Accountant in Bankruptcy is an officer of the court appointed by the Scottish Government. She is also the head of an agency of the same name. She and her staff are responsible for administering personal bankruptcies in most cases as well as providing supervision of the bankruptcy process.
[3] According to section 64 of the Bankruptcy (Scotland) Act 1985, co-operation requires the debtor to take all practicable steps to enable the trustee to perform their functions under the legislation.

- **transfer of powers from the sheriff court to the AiB** which the Scottish Government argues will free up court time. Some stakeholders have expressed concerns that the AiB may have a conflict of interest in certain areas and, additionally, that access to judicial expertise and authority was necessary to resolve issues in many cases

The Bill's proposals will also extend the practical effects of bankruptcy to four years. Currently, debtors entering bankruptcy can expect to make any contributions from income for three years. This will be increased to four years if the Bill is agreed to. In addition, any assets (such as a payment protection insurance compensation claim pay-out) which a debtor receives in the four years after sequestration will automatically become the property of the trustee. Currently only assets received during the bankruptcy (which usually lasts for one year) are affected in this way. The standard payment period in protected trust deeds has also been extended to four years by separate regulations. There is no standard payment period in DAS (as debtors must be able to pay their debts in full), but the average payment period is around six and a half years.

PARLIAMENTARY CONSIDERATION

The Bill was introduced on 11 June 2013. The Economy, Energy and Tourism Committee (referred to as the "Economy Committee" in this briefing) was designated as lead committee for the purposes of Stage 1 scrutiny of the Bill.

The Economy Committee issued a call for written evidence on Monday 24 June 2013. It took Stage 1 evidence at its meetings on 2 October 2013, 9 October 2013, 30 October 2013 and 6 November 2013. The Finance Committee issued a call for written evidence in relation to the financial implications of the Bill. Its findings were summarised in a letter (2013) to the Committee. The Delegated Powers and Law Reform Committee also considered the parts of the Bill which empower the Scottish Government to act using subordinate legislation. Its report (2013) recommended that several of the delegated powers should utilise affirmative procedure to allow for greater scrutiny. The Local Government and Regeneration Committee decided not to scrutinise the Bill.

The Economy Committee published its Stage 1 Report on 3 December 2013. Its recommendations, and the Scottish Government's response (letter of 14 January 2014 and letter of 21 January 2014), are discussed in more detail below.

The Stage 1 debate took place on 18 December 2013. The Minister promised to raise the maximum debt level for those entering a Minimal Asset Process bankruptcy from £10,000 to £17,000 as well as offering £200,000 of funding to support financial education. He also agreed to look again at the new discharge process proposed by the Bill in the light of concerns raised by stakeholders.

Issues raised by MSPs included: the interests of small and medium sized enterprises as creditors in a bankruptcy situation; the importance given to rehabilitation of debtors and reducing the stigma of bankruptcy by a European Union report on bankruptcy and entrepreneurship (European Commission 2011); stakeholder opposition to the proposal in the Bill to increase the period bankrupt debtors were expected to make contributions to their debts from three to four years; the impact of payday lending on people's indebtedness; and improving access to bank accounts for undischarged bankrupts. The Labour Party did not support the general principles of the Bill, arguing that it did not adequately support debtors to re-integrate into the economy and therefore did not strike the right balance between the interests of debtors and creditors.

Stage 2 consideration took place on 22 January 2014. The Bill as amended at Stage 2 was published on 23 January 2014.

KEY ISSUES AT STAGE 1 AND STAGE 2

The table below (Table 1: key issues at Stage 1 and Stage 2) outlines the Economy Committee's recommendations on the Bill at Stage 1, the Scottish Government response and how the issue was addressed at Stage 2. It is designed to provide a summary of the main issues associated with the Bill during its passage through the Scottish Parliament so far. It is not a comprehensive discussion of all the issues raised.

Table 1: key issues at Stage 1 and Stage 2

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Money advice		
Concerns were raised around the likely resource implications flowing from the Bill's proposal to require all those seeking to apply for bankruptcy to receive money advice. The Policy Memorandum (paragraph 25) estimated that this would result in a 6-8% increase in the number of those going bankrupt who would seek money advice.	The Committee accepted that there should be compulsory money advice. However, it requested further assurances from the Scottish Government regarding the impact on the sector and the quality controls in place. The Scottish Government's response estimated that the requirement for compulsory money advice would generate a maximum of 501 new clients in a year. It also noted that additional resources had already been put into the free money advice sector to deal with the impact of welfare reform. Advice quality was measured through professional regulatory bodies (such as the Institute of Chartered Accountants of Scotland) or through compliance with the Scottish National Standards for Advice and Information. The AiB was also working with the money advice sector in relation to voluntary statistical monitoring.	No further action.

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Financial education		
Stakeholders had a number of issues with compulsory financial education for certain debtors during the bankruptcy process. These included: that it was not conducive to good outcomes to make financial education compulsory; that financial education in the manner proposed was likely to be ineffective; and that the lines of responsibility for identifying need, delivering financial education and supporting participants were not clear. It was noted by a number of stakeholders that financial education in schools was likely to be more effective.	The Committee accepted the case for compulsory financial education in the circumstances outlined in the Bill but recommended that the concept was carefully monitored or piloted before a full roll-out. The Committee also recommended that the resource implications and efficacy of the financial education proposals were monitored and that the module was accessible to those who had barriers to using a computer. The Scottish Government confirmed that its intention was that financial education would be delivered in the form of an online module, with those in need of additional support to complete the module being referred to the free money advice sector. The AiB intended to review the success of the module after it was introduced. In addition, there was a commitment to make the module available in hard copy and to make an additional £200,000 available to support delivery.	No further action.
Common Financial Tool		
When the Bill was introduced, it was unclear which of several tools used in money advice would be adopted by the Scottish Government and how it would operate. However, the Common Financial Statement (discussed above) has since been chosen as the appropriate tool, thus resolving these issues.	The Committee supported the introduction of a common tool in the form of the Common Financial Statement.	No further action.

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Payments from income		
A cross-section of stakeholders expressed concern at the Bill's provisions to extend the period bankrupt debtors make payments from income from three years to four years. It was argued that, the longer payments went on for, the more likely a debtor was to break the arrangement due to changes in circumstances. It was also noted that the proposal, in effect, extended the time it would take for a bankrupt debtor to become rehabilitated, with implications for the economy and entrepreneurship.	The Committee supported the Scottish Government's proposals to extend the payment period.	Scottish Government amendments to clarify the process of making a "debtor contribution order" and to enable review and appeal of the decision were agreed to. Amendment 67, in the name of Margaret McDougall MSP and spoken to by Jenny Marra MSP, sought to keep the repayment period at three years. Jenny Marra MSP also spoke to Amendment 70, which would prevent the period in which property acquired by a debtor passes to the trustee being extended to four years. Both amendments were disagreed to.
The Bill proposes to allow trustees to deduct income payments directly from the debtor's wages in certain circumstances. Concerns were raised because debtors in certain forms of employment (eg. financial services) can lose their job if their employer discovers they are bankrupt.	The Committee agreed that further clarity over the intended operation of this proposal was needed. It also recommended that it should be possible to make deductions from other forms of debtor income (eg. rental income). The Scottish Government agreed to bring forward amendments to allow deductions from a wider range of income sources.	Scottish Government amendments to extend the types of income from which deductions at source could be made were agreed to. Amendment 12A, in the name of Jenny Marra MSP, sought to extend the number of payments which could be missed – from one to three – before a deduction from source could be made. It was argued that this would provide extra protection to a debtor whose circumstances had changed. Amendment 12A was disagreed to.

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Bank accounts for undischarged bankrupts		
Stakeholders noted that only one bank in the UK was currently prepared to provide bank accounts to those who were in the bankruptcy process. This meant that some debtors were unable to access vital financial services. The UK Government was taking steps to reduce the risk to banks of operating such accounts in England and Wales, with the intention of encouraging more banks to offer accounts in these circumstances.	The Committee recommended that, if competent, access to bank accounts for undischarged bankrupts should be addressed in the Bill. The Scottish Government agreed to bring forward an amendment at Stage 2 which would mirror what the UK Government was doing for England and Wales.	The Scottish Government's amendment 20 would require that a trustee could only seek to recover money directly from a bank (in situations where the money could not be recovered from the debtor) after they have given written notice to the bank identifying the debtor and the funds in question. This reduces the risk to banks of offering accounts to undischarged bankrupts. Amendment 20 was agreed to.
"Minimal Asset Process" bankruptcy		
It is the Scottish Government's intention that the Minimal Asset Process (MAP) will be open to a smaller number of debtors than the current "Low Income, Low Assets" route into bankruptcy. It argues that a simpler administrative process would allow the fee for accessing MAP bankruptcy to be reduced. Key concerns for stakeholders were: • that the access criteria were too narrow, forcing more debtors into full bankruptcy • that the six month discharge period created confusion • that even a reduced fee created a barrier for low income debtors to access bankruptcy	The Committee supported the six month discharge period but recommended that a report on its impact be produced one year after implementation. The Committee also recognised that a fee to enter bankruptcy was a barrier to some but had to be balanced against the AiB's need to recover her costs. It recommended that the Scottish Government considered increasing the £10,000 debt ceiling which applied to the MAP route. The Scottish Government's response noted that it would be reviewing implementation of the Bill's policy objectives generally, including the six month discharge applying to MAP. In addition, the Minister announced in the Stage 1 debate that the Scottish Government would bring forward Stage 2 amendments to increase the debt ceiling to £17,000.	The Scottish Government brought forward an amendment to increase the debt ceiling in MAP from £10,000 to £17,000. Jenny Marra brought forward an alternative amendment (amendment 68) to remove both the minimum and maximum thresholds altogether. Ms Marra argued that those with little income and few assets should be able to access a simplified process regardless of their level of debt. The Minister responded that the MAP route must be simple to administer in order to keep the application fee down. The Scottish Government's amendment was agreed to. Amendment 69, in the name of Hanzala Malik MSP, sought to prevent any fee being charged to access bankruptcy via MAP. He argued that even a reduced fee created a barrier to those on low incomes. Amendment 69 was disagreed to.

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Transfer of powers from the sheriff to the Accountant in Bankruptcy		
The Bill proposes that the AiB would take over decision-making in a number of areas where decisions are currently made in the sheriff courts. AiB decisions would be subject to an internal review, followed by an appeal to the sheriff. Stakeholders raised concerns that the AiB may be faced with conflicts of interest in making such decisions and that, in many situations, access to judicial expertise and authority was necessary to resolve issues.	The Committee did not accept that the transfer of functions from the sheriff to the AiB would diminish legal rights. It did, however, ask for further information on the following issues: • the resource impact of the transfer on the AiB • the internal processes which would need to be in place to enable the AiB to review her own decisions • the need for transparent and publically available information on decisions taken The Scottish Government's response emphasised that there would be access to a judicial decision (via an appeal to the sheriff courts) in all circumstances. It noted that the changes proposed would be made within the AiB's existing resources and that the AiB's Review and Compliance Team had been relocated to prevent conflicts of interest. Information regarding the new functions would be available on the AiB's website and in her annual report. The Scottish Government also agreed to consider Stage 2 amendments to address some concerns.	The Scottish Government brought forward a number of technical amendments in this area which sought to deal with some stakeholder concerns. In particular, amendments 45, 46 and 56 would enable the AiB to refer certain matters directly to the sheriff for a direction. The amendments were agreed to. Amendments were also brought forward by the Scottish Government to strengthen the appeal rights of someone who was the subject of a bankruptcy restrictions order (which extends the restrictions of bankruptcy where a debtor has been dishonest or un-co-operative). The amendments were agreed to.

Issue	Stage 1 Report and Scottish Government Response	Action at Stage 2
Removal of automatic discharge from bankruptcy		
Some stakeholders were concerned that the removal of automatic discharge was a backwards step. It was also argued that it was unclear in what circumstances a debtor might be considered to have refused to co-operate with their trustee and therefore denied a discharge. Accountancy organisations also raised technical concerns regarding the workability of the provisions.	The Committee accepted that discharge should be linked to a debtor's co-operation but noted existing powers in this regard. It remained concerned about unintended consequences in relation to the proposal and did not believe that the case for change had been made. If the removal of automatic discharge went ahead, the Committee recommended that greater clarity regarding what constituted non-co-operation was needed. The Scottish Government's response emphasised that the concept of co-operation was already embedded in bankruptcy practice and that the Bill did not change the definition. It noted that the Scottish Government was considering Stage 2 amendments to clarify how the proposed discharge process would operate.	Amendment 72, in the name of Jenny Marra MSP, sought to re-instate automatic discharge by removing the provisions in the Bill which would end it. It was argued that this would avoid penalising people more than was necessary for failure. Amendment 72 was disagreed to. The Scottish Government brought forward a number of amendments which sought to streamline the new discharge process. The amendments would give the AiB responsibility for deciding whether a debtor had co-operated with their trustee. They would also allow the debtor to be discharged after one year, dealing with concerns that trustees may not be prepared to apply for discharge until year four when it could be established that a debtor had made any agreed payments from income. The Scottish Government amendments were agreed to.
Business DAS		
As part of its general reform of statutory debt solutions, the Scottish Government stated that it intended to create a Debt Arrangement Scheme-type option (in which debts are paid in full over a longer time period) for businesses. Regulations dealing with this matter have not yet been laid before the Scottish Parliament.	This issue was not looked at during Stage 1 consideration.	The Scottish Government brought forward amendments at Stage 2 which would pave the way for future regulations on this issue. Specifically, amendment 57 sought to enable certain "non-natural" persons (such as business partnerships) to apply for DAS. It also sought to give Scottish Ministers the power to regulate the fees charged for DAS-related advice. Amendment 57 was agreed to.

SOURCES

Bankruptcy and Debt Advice (Scotland) Bill [as introduced] Session 4 2013. SP Bill 34. Edinburgh: Scottish Parliament. Available at: http://www.scottish.parliament.uk/S4_Bills/Bankruptcy%20and%20Debt%20Advice%20(Scotland)%20Bill/b34s4-introd.pdf [Accessed 6 February 2014]

Bankruptcy and Debt Advice (Scotland) Bill [as amended at Stage 2] Session 4 2013. SP Bill 34. Edinburgh: Scottish Parliament. Available at: http://www.scottish.parliament.uk/S4_Bills/Bankruptcy%20and%20Debt%20Advice%20(Scotland)%20Bill/b34as4-stage2-amend.pdf [Accessed 6 February 2014]

Bankruptcy and Debt Advice (Scotland) Bill: Policy Memorandum Session 4 (2013). SP34-PM. Edinburgh: Scottish Parliament. Available at http://www.scottish.parliament.uk/S4_Bills/Bankruptcy%20and%20Debt%20Advice%20(Scotland)%20Bill/b34s4-introd-pm.pdf [Accessed 12 February 2013]

European Commission. (2011) *A Second Chance for Entrepreneurs*. Available at: http://ec.europa.eu/enterprise/policies/sme/business-environment/files/second_chance_final_report_en.pdf [Accessed 6 February 2014]]

Money Advice Trust (online). *Common Financial Statement*. Available at: http://www.cfs.moneyadvicetrust.org/ [Accessed 5 February 2014]

Office for National Statistics (online). *Living Costs and Food Survey*. Available at: http://www.ons.gov.uk/ons/about-ons/get-involved/taking-part-in-a-survey/information-for-households/a-to-z-of-household-and-individual-surveys/living-costs-and-food-survey/index.html [Accessed 5 February 2014]

Scottish Government. (2014a) *Letter from Fergus Ewing MSP, Minister for Energy, Enterprise and Tourism to Murdo Fraser MSP, Convener of the Economy, Energy and Tourism Committee*. Letter dated 14th January 2014. Available at: http://www.scottish.parliament.uk/S4_EconomyEnergyandTourismCommittee/SG_response_to_report.pdf [Accessed 6 February 2014]

Scottish Government. (2014b) *Letter from Fergus Ewing MSP, Minister for Energy, Enterprise and Tourism to Murdo Fraser MSP, Convener of the Economy, Energy and Tourism Committee*. Letter dated 21st January 2014. Available at: http://www.scottish.parliament.uk/S4_EconomyEnergyandTourismCommittee/SG_response_to_report_follow_up.pdf [Accessed 6 February 2014]

Scottish Parliament (online). *Bankruptcy and Debt Advice (Scotland) Bill*. Available at: http://www.scottish.parliament.uk/parliamentarybusiness/Bills/64534.aspx [Accessed 5 February 2014]

Scottish Parliament. (2013) *Official Report 18 December 2013*. Available at: http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8716&mode=pdf

Scottish Parliament Delegated Powers and Law Reform Committee. (2013) *54th Report, 2013 (Session 4): Bankruptcy and Debt Advice (Scotland) Bill*. Available at: http://www.scottish.parliament.uk/parliamentarybusiness/CurrentCommittees/69328.aspx

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *Official Report 2 October 2013*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8845&mode=pdf

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *Official Report 9 October 2013*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8561&mode=pdf

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *Official Report 30 October 2013*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8856&mode=pdf

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *Official Report 6 November 2013*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8610&mode=pdf

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *13th Report, 2013 (Session 4): Stage 1 Report on the Bankruptcy and Debt Advice (Scotland) Bill*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/CurrentCommittees/70619.aspx

Scottish Parliament Economy, Energy and Tourism Committee. (2013) *Official Report 22nd January 2013*. Available at:
http://www.scottish.parliament.uk/parliamentarybusiness/28862.aspx?r=8824&mode=pdf

Scottish Parliament Finance Committee. (2013). *Letter from Kenneth Gibson MSP, Convener of the Scottish Parliament Finance Committee to Murdo Fraser MSP, Convener of the Scottish Parliament Economy, Energy and Tourism Committee*. Letter dated 18 September 2012. Available at:
http://www.scottish.parliament.uk/S4_EconomyEnergyandTourismCommittee/18092013_FC_Convener_to_Convener_re_FM.pdf [Accessed 6 February 2014]

THIS PAGE IS INTENTIONALLY BLANK.

RELATED BRIEFINGS

SB 13-60 Bankruptcy and Debt Advice (Scotland) Bill (669KB pdf)

SB 09-46 Debt (474KB pdf)