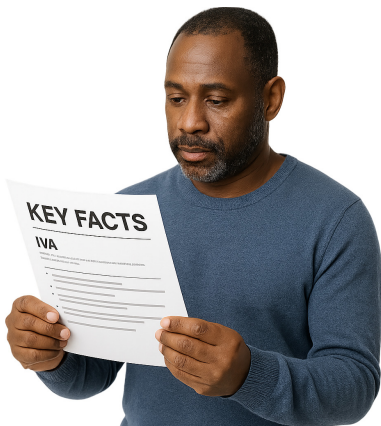




The Insolvency Service has a plan called the IVA protocol to help people with money troubles and those they owe money to.



The new plan started on 1 July 2025. It has a simple paper to help people understand what an IVA is before they agree to it.



New rules help people know if an IVA is not right. A Debt Relief Order might be better. A person's home should not be part of the IVA.



If an IVA stops, get free help with money problems. The new plan ensures fair advice, clear roles, and understanding for everyone.