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| Category | Key points | Options | Where to go |
| #1  Judgment proof client | Income and assets protected  Harassment a big issue for this group | Cease repayments  Negotiation  Hardship  Bankruptcy | MoneyHelp  Local financial counsellor  EDR  Consumer Action |
| #2  Low income client with some or no assets | Income available for attachment of earnings or instalment order  Assets available for seizure and sale | Cease repayments (risks)  Negotiation  Hardship  Bankruptcy | MoneyHelp  Local financial counsellor  EDR  Consumer Action |
| #3  Low income client  With significant asset (home) | Asset at risk for seizure and sale  FOS and COSL can hear dispute *after* legal proceedings issued | Get legal advice urgently re remedy / defence  Negotiation  Hardship | Consumer Action  PILCH  Vic Bar Legal Assistance Scheme  EDR |