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| Category | Key points | Options | Where to go |
| #1 Judgment proof client | Income and assets protectedHarassment a big issue for this group | Cease repaymentsNegotiationHardshipBankruptcy | MoneyHelpLocal financial counsellorEDRConsumer Action |
| #2Low income client with some or no assets | Income available for attachment of earnings or instalment orderAssets available for seizure and sale | Cease repayments (risks)NegotiationHardshipBankruptcy | MoneyHelpLocal financial counsellorEDRConsumer Action |
| #3Low income clientWith significant asset (home) | Asset at risk for seizure and saleFOS and COSL can hear dispute *after* legal proceedings issued | Get legal advice urgently re remedy / defenceNegotiationHardship | Consumer ActionPILCHVic Bar Legal Assistance SchemeEDR |