

You used money from your disposable income when dealing with your priority debts. If you have money remaining you can use this to make offers to any other creditors.

You should offer each of your non-priority creditors a **'fair share'** of your remaining money. This doesn't mean that you should give everyone the same amount. It is a share of what you can afford which is in proportion to the amount you owe each creditor. This is known as a **pro-rata** offer.

The following example shows how you can work out what to offer your **non-priority** creditors.

Example:

After making agreements with his priority creditors Mr Jones has £40.00 remaining per month. He has four non-priority creditors.

He owes:

Ace Credit:	£320.00
Barts Finance:	£225.00
C-shop Catalogues:	£150.00
Diamond Plumbers:	£180.00

His total non-priority debt is £875.00

Step 1:

He divides each of his debts by the total:

Ace	320	divided by	875	is	0.37
Barts	225	divided by	875	is	0.26
C-shop	150	divided by	875	is	0.17
Diamond	180	divided by	875	is	0.20

Step 2:

He then offers a share of £40.00 to each of his remaining creditors as follows:

Ace	40 multiplied by	0.37	is	£14.80 per month.
Barts	40 multiplied by	0.26	is	£10.40 per month.
C-shop	40 multiplied by	0.17	is	£6.80 per month.
Diamond	40 multiplied by	0.20	is	£8.00 per month.