



**Harassed By Debt  
Collectors?**

**Rules of The Road**

**On What Debts To Pay First**

**South Carolina Legal Services  
Consumer Law Unit**



**1. Always pay family necessities, like food and shelter first.**

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**2. Pay what you must to keep essential utility service**

**3. Pay car payments next, if you really need your car.**



**4. You must pay child support debts.**

**5. Income tax debts are also high priority**

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**6. Loans without collateral are low priority**

**7. Loans with only household goods collateral are also low**



**8. Do not pay a debt because the creditor threatens a lawsuit**

**9. Do not pay when you have good legal defenses to repayment**

**10. Court judgments against you do not necessarily make a debt more important**



**11. Student loans are medium priority debts**

**12. Debt collection calls should never make you pay a debt that is not essential**

**13. Threats to ruin your credit record should never cause you to pay a debt that is not essential**



14. Cosigned debts should be treated like your other debts

15. Refinancing is rarely the answer—especially if you get a loan on your house to consolidate credit card and other unsecured debt. This could cause you to lose your house.