

# Giving Patients in Crisis a Break From Problem Debt



**If your patient is receiving mental health crisis treatment and struggling with debt, free help is available.**

The Mental Health Crisis Breathing Space (MHCBS) is here to help by providing a temporary break from the organisations to which they owe money. As part of the service, they can also access free debt advice.

*“The online portal is much easier than the paper forms because as soon as an application is submitted, relevant people are automatically notified, prompting them to complete their authorisations and checks in order to progress the referral quicker.” - Amrin Kerry, Approved Mental Health Professional*

**You can refer someone if:** they are receiving qualifying mental health crisis treatment in England or Wales and struggling with problem debt.



Get started:  
**[mhcbs.co.uk](https://mhcbs.co.uk)**  
**[support@mhcbs.co.uk](mailto:support@mhcbs.co.uk)**

# About the Service

Mental health issues and problem debt often go hand in hand. In fact, more than 1.5 million people in the UK are experiencing both.

Mental Health Crisis Breathing Space (MHCBS) is designed to relieve this pressure. By pausing most creditor action whilst receiving crisis treatment, patients can concentrate fully on their recovery.

Alongside this breathing space, every enrolment includes debt advice to help patients plan for better financial stability.

## Key Benefits for Your Patients

- **Relief from pressure:** no creditor contact while in crisis treatment.
- **Time to recover:** space to focus on recovery.
- **Peace of mind:** a trusted, government-backed scheme.
- **Expert advice:** free debt advice is included.



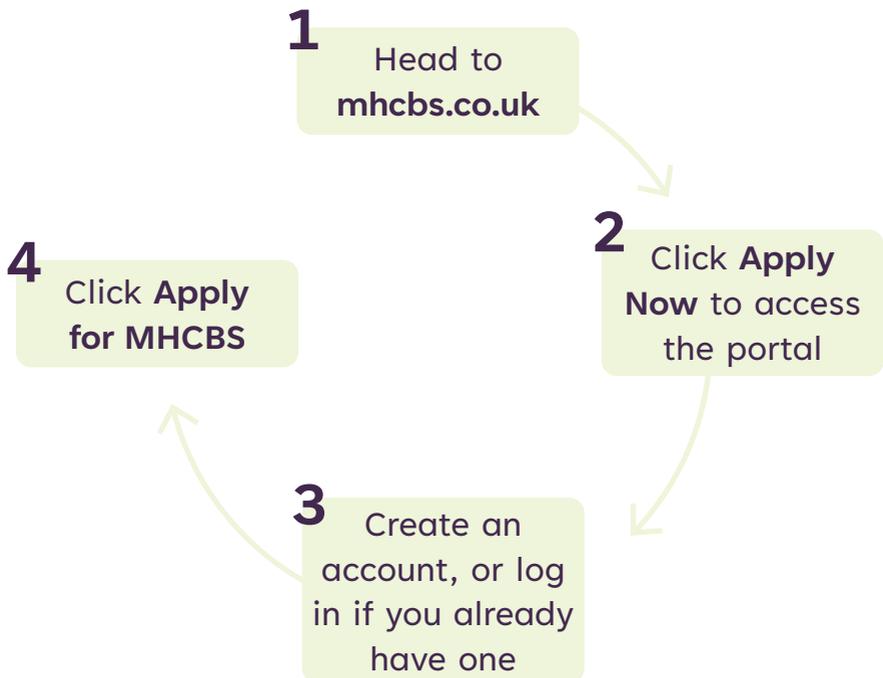
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# How to Refer?

You can refer someone to the Mental Health Crisis Breathing Space if you are a:

- Approved Mental Health Professional
- Care-Coordinator
- Mental Health Nurse/Key Worker
- Social Worker
- Independent Mental Health Advocate
- Independent Mental Health Capacity
- Relevant Person's Representative

We have broken down the steps you need to take to start an application using our online portal.





Mental Health Crisis Breathing Space (MHCBS) is a government-backed scheme funded by the Money and Pensions Service, delivered by trusted partners, designed to protect your patients while they focus on their recovery.



Easy-to-use  
online form



Supports  
recovery



Safe and  
confidential

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