

STOP YOUR DEBT UK

THE COMPLETE GUIDE TO

COUNTY COURT JUDGMENTS

(CCJs)

2026 EDITION

Understand what a CCJ means.

Know your options. Take the next step with confidence



ENGLAND & WALES



Start Here: What a CCJ Really Means



LETTER



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A County Court Judgment (CCJ) is a formal court judgment in a civil claim. In a money case, it normally records that the defendant must pay money to the claimant. It can arise from consumer credit, invoices, parking claims, rent-related money claims and many other disputes.

The most useful first step is not to panic or assume the worst. Identify exactly what document you have. A creditor letter, a Letter of Claim, a County Court claim form and a judgment are different stages with different consequences.

This guide is for England and Wales. Scotland and Northern Ireland use different civil court procedures.

A CCJ is something to act on - not something to panic about. Identify the document, stage and deadline first.



The Complete CCJ Lifecycle

Most people only hear the term CCJ when judgment has already been entered. In reality, there are several opportunities to understand, dispute or resolve a matter before that point.

The exact route depends on the claim, but this lifecycle shows the main stages and the three common outcomes after judgment.

**Debt / dispute****Creditor contact****Letter of Claim****Court claim****Respond / defend****Mediation / directions****Judgment**

AFTER JUDGMENT

Paid within 1 month

Removal may be possible

Paid later

Normally marked satisfied

Not paid

Enforcement may follow



Before Court: Letter of Claim & Pre-Action Stage

For many debts claimed by a business from an individual, the Pre-Action Protocol for Debt Claims applies before proceedings. Its purpose includes encouraging early communication, exchange of information and settlement where possible.

Where the Protocol applies, the creditor should send a Letter of Claim with specified information and normally an Information Sheet, Reply Form and Financial Statement. The debtor is generally given 30 days from the date at the top of the Letter of Claim to return the Reply Form.

This stage can be used to request relevant documents, explain a dispute, seek debt advice or put forward a realistic repayment proposal. A Letter of Claim is not itself a CCJ.



1 IDENTIFY THE DOCUMENT



2 CHECK THE DEADLINE



3 CHOOSE THE RIGHT RESPONSE



4 ACT / GET HELP

Do not put a Letter of Claim aside simply because it is not yet a court order. The pre-action stage may be the best time to understand and resolve the issue.



LetterChekr™ : Turn a Confusing Letter Into a Clearer Next Step

If a debt or court letter has arrived and you are unsure what it means, LetterChekr™ is designed to help identify the type of document, extract important information and explain the contents in straightforward language.

The example below is fictional. It demonstrates the journey from a confusing court-style letter to a clearer summary. LetterChekr™ does not change court deadlines, make applications or guarantee an outcome.

ILLUSTRATIVE EXAMPLE

COUNTY COURT CLAIM

Claim No: EXAMPLE-2026

Claimant: Example Finance Ltd

Amount: £2,850.00

Response date shown on claim

NOT A REAL COURT DOCUMENT



LetterChekr™

Plain-English explanation

- Document type identified
- Important date highlighted
- Amount claimed summarised
- Suggested next step to review
Example output only - not legal advice.

TRY LETTERCHEKR™



A County Court Claim Has Arrived

A formal County Court claim is different from ordinary debt collection correspondence. Read the claim form and Particulars of Claim carefully and follow the response instructions shown on the paperwork.

For ordinary Part 7 proceedings, the general rule is that an Acknowledgment of Service is filed within 14 days after service. A defence is generally due 14 days after service of the Particulars of Claim, or 28 days after service if an Acknowledgment of Service has been filed.

An Acknowledgment of Service is not a defence. CPR 15.5 can also allow the parties to agree an extension of up to a further 28 days for filing the defence if the rule is followed and the court is notified.



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Never assume that acknowledging the claim has dealt with it. If a defence is required, it must still be filed within the applicable deadline.



Choosing the Right Response



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The right response depends on the truth of the case. If the whole amount is accepted, admission and payment arrangements may be relevant. If only part is accepted, a partial admission may be appropriate. If liability or the amount is genuinely disputed, a defence may be appropriate.

A defence should explain the factual and/or legal basis on which the claim is disputed. It should not be filed simply because someone wants to avoid a CCJ. Equally, a claim should not be admitted simply because the paperwork feels intimidating.

If no appropriate response is filed, the claimant may be able to request default judgment where CPR Part 12 permits it.

The objective is not to choose the most aggressive response. It is to choose the response that accurately reflects the facts and protects your position.



Mediation, Directions & the Route to a Hearing

For many disputed money claims of £10,000 or less, current GOV.UK guidance says the parties will be told they must attend free court-organised mediation. The mediator speaks separately to each side and explores whether settlement is possible.

If the claim does not settle, the court can give directions dealing with evidence, witness statements and preparation for hearing. A defence is a statement of case; witness evidence normally comes later in accordance with directions.

Many lower-value consumer claims are managed proportionately. Not every case becomes a lengthy or complex trial.



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4 ACT / GET HELP

Prepare for mediation: know what is disputed, what evidence supports your position, what outcome you could accept and what payment is genuinely affordable.



Judgment Entered: The One-Month Rule & Six-Year Record

If a judgment is paid in full within one calendar month of the judgment date, it can be removed from the Register once the required evidence is provided. The important wording is one calendar month - not 28 days.

If the judgment is paid after the first calendar month, it will normally remain registered for the six-year period but can be marked satisfied. A satisfied CCJ shows that the judgment has been paid; it is not the same as removal.

The current fee for a certificate of satisfaction or cancellation is £19 as at August 2026. Court fees can change.



A CCJ dropping off the Register after six years does not automatically mean the judgment debt has been extinguished.

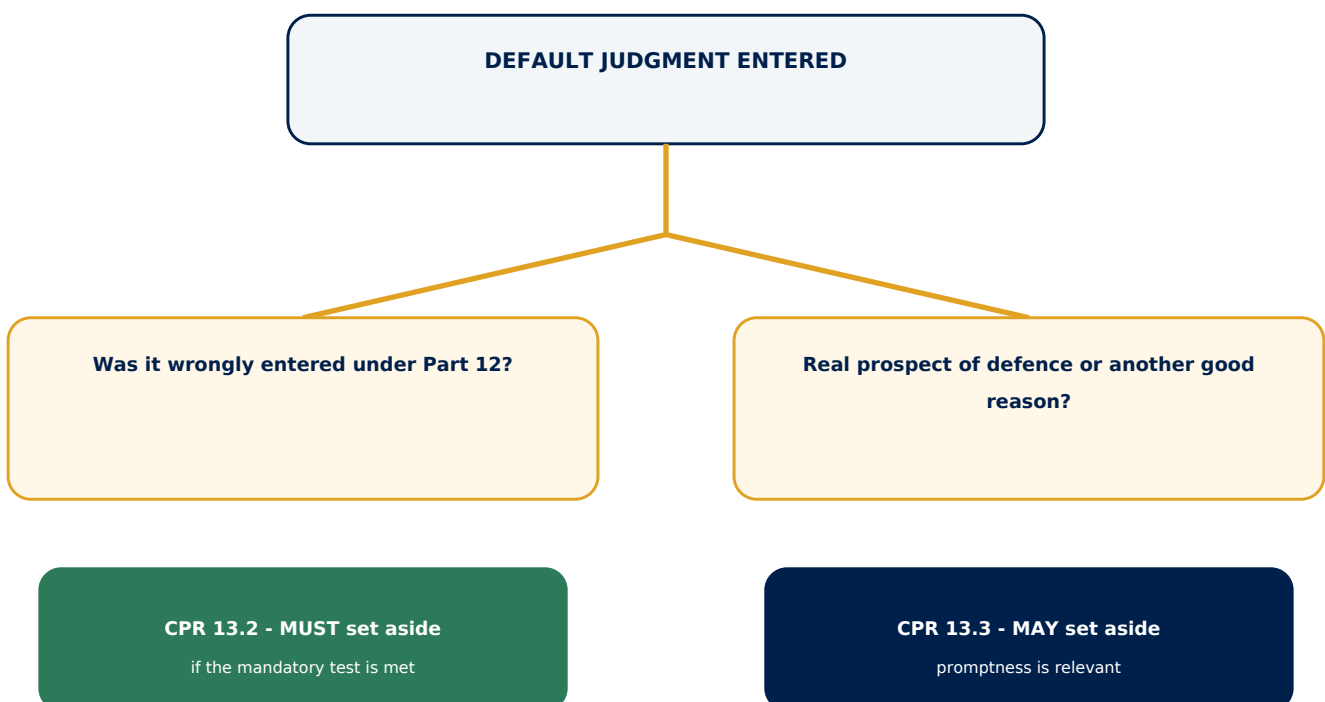


Can a Default Judgment Be Set Aside?

Part 13 deals with setting aside or varying default judgments entered under Part 12. The distinction between CPR 13.2 and CPR 13.3 is important.

Under CPR 13.2, the court must set aside a default judgment if it was wrongly entered because the relevant Part 12 conditions were not satisfied, or if the whole claim was satisfied before judgment was entered.

Under CPR 13.3, the court may set aside or vary a default judgment where the defendant has a real prospect of successfully defending the claim, or there is some other good reason. The court must also consider whether the application was made promptly.



A set-aside is never simply a credit-file cleaning exercise. The court applies legal tests and controls the outcome.



Old-Address CCJs & Service



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An unexpected CCJ is sometimes discovered because the claim went to an address the defendant had left. That can be important, but it does not automatically mean the judgment must be set aside.

CPR 6.9 contains rules for service on individuals. Where a claimant has reason to believe that the defendant no longer resides at the last known address, the claimant must take reasonable steps to ascertain the current address. Whether service was valid depends on the rules and the facts.

Actual receipt and legally valid service are not always the same thing. If you discover an unknown default judgment, investigate where the claim was served, when you learned about it and whether you have a genuine defence. Act promptly.

Old address can be highly relevant - but "I did not see it" is not automatically the same as "service was invalid".



N244, Evidence & Help With Fees

Form N244 is the general application notice commonly used for applications including setting aside a default judgment. The application should identify the order sought and explain why it should be made.

Depending on the case, supporting evidence may address service, the procedural history, when the judgment was discovered, the proposed defence and promptness. A draft defence may be useful in some cases, but the evidence required depends on the application.

As at August 2026, the general on-notice application fee where no other fee is specified is £321; a general application by consent or without notice is £126. Help with Fees may be available under the current HMCTS eligibility rules and can be applied for using EX160 or the online service.



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Submitting an N244 does not itself remove a CCJ. The court decides whether the legal test for the order requested is met.



Set Aside Does Not Automatically Cancel the Debt



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If a default judgment is set aside, the judgment is undone. That can be a significant result, particularly where the defendant did not have a fair opportunity to respond.

However, the underlying claim may continue. The defendant may still need to file a defence, the claimant may still try to prove the debt, the parties may settle, or the matter may proceed to hearing.

If a judgment or order is set aside, CPR 70.6 provides that enforcement of that judgment or order ceases to have effect unless the court otherwise orders.

SET ASIDE THE JUDGMENT $\neq$ AUTOMATICALLY WRITE OFF THE UNDERLYING DEBT.



Older Debts, Default Notices & Limitation

For many simple-contract claims, the Limitation Act 1980 provides a six-year limitation period, but the calculation depends on the type of debt, when the cause of action accrued and whether legally relevant acknowledgment or payment occurred.

Default notices are important under the Consumer Credit Act 1974 for certain regulated credit agreements, but they are not a universal requirement for every County Court money claim. The correct question is whether a compliant notice was required for the particular agreement and remedy relied upon.

Once a judgment already exists, the position is different from asking whether an old pre-judgment debt was time-barred. CPR 83.2 can require court permission for certain writs or warrants where six years or more have elapsed since judgment.



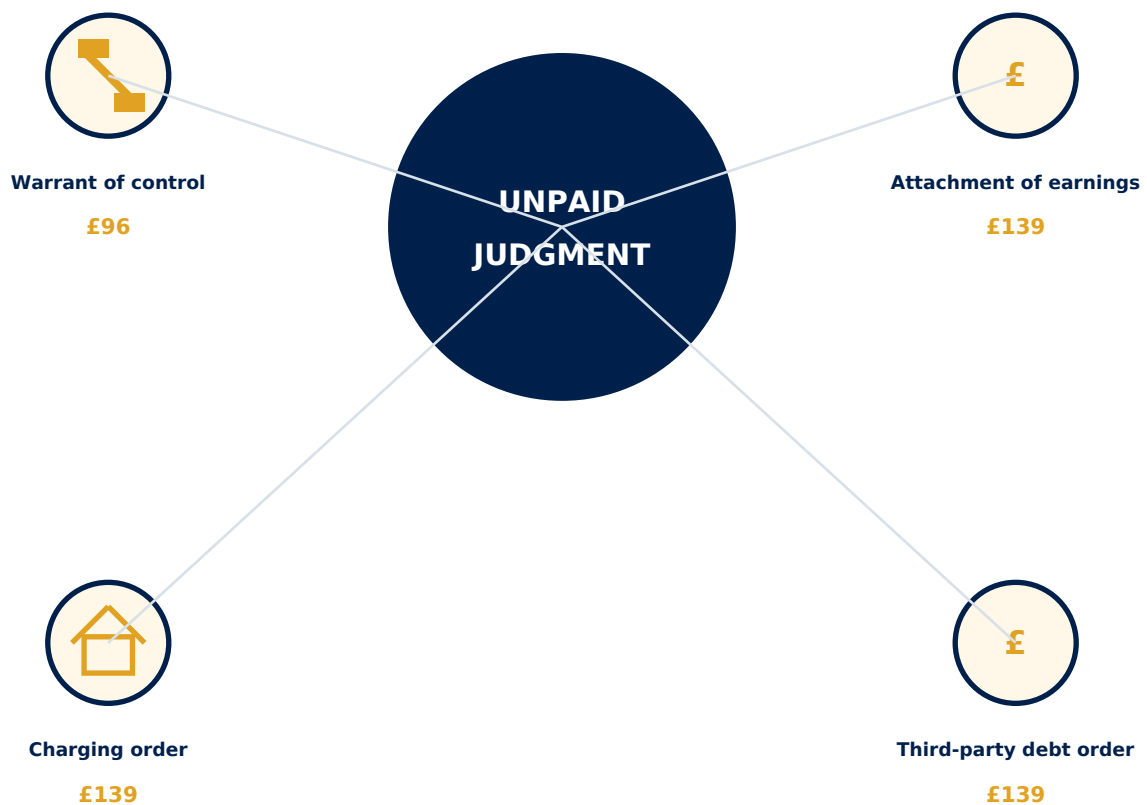
Six years before judgment and six years after judgment are different legal questions. Do not rely on a generic "six-year rule" without checking the facts.



Enforcement After Judgment

If a judgment is not paid in accordance with the order, the creditor may choose an enforcement method. The appropriate route depends on the judgment, amount owed and the debtor's circumstances.

The diagram below shows four common routes and the current HMCTS application/issue fees as at August 2026.



Judgment and enforcement are separate stages. A CCJ does not mean enforcement agents automatically arrive at the door.



Bailiffs, High Court Enforcement & Goods



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A County Court warrant of control is enforced through County Court enforcement agents. In appropriate cases, certain judgments can be enforced in the High Court through a writ of control and High Court Enforcement Officers.

Not every County Court judgment can simply be transferred to the High Court. The amount and type of debt can matter, including restrictions affecting Consumer Credit Act regulated agreements.

There are detailed statutory rules governing enforcement agents, notice and taking control of goods. If enforcement has started, identify the exact document and enforcement route rather than relying on the generic word "bailiff".

Current HMCTS fees: County Court warrant of control £96; sealing a High Court writ of control £82. Fees correct at August 2026.



Charging Orders, Wages & Bank Accounts



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A charging order can secure a judgment against a debtor's beneficial interest in relevant property or assets. It is not the same as an order for sale. A creditor seeking a forced sale requires further legal action.

An attachment of earnings order can require deductions from an employed debtor's wages in appropriate cases. A third-party debt order can, in appropriate circumstances, freeze money owed to the debtor by a third party such as a bank.

Current HMCTS application fees are £139 for an attachment of earnings application, £139 for a charging order and £139 for a third-party debt order.

A charging order can be serious, but it does not mean a home is automatically sold simply because a CCJ exists.



I Owe It, But I Cannot Afford the Payment

Not every CCJ problem requires a set-aside. Where liability is accepted, the real issue may be how much can realistically be paid and whether the payment terms should be varied.

Form N245 can be used in relevant circumstances to ask the court to vary payment terms and/or suspend a warrant of control. It requires a statement of means and a payment proposal. The current fee to vary a judgment or suspend enforcement is £16 as at August 2026.

An affordable proposal should be based on genuine income and essential expenditure. An unrealistic promise that fails quickly is rarely a useful solution.



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4 ACT / GET HELP

If the debt is accepted, focus on affordability and the correct procedure rather than trying to invent a defence.



Breathing Space & Wider Debt Pressure



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The Debt Respite Scheme, commonly called Breathing Space, can provide temporary statutory protection for eligible people with problem debt. During a qualifying moratorium, certain creditor and enforcement steps are restricted.

Breathing Space does not remove an existing CCJ and does not automatically cancel the underlying debt. It is a temporary protection mechanism that can create time to obtain appropriate debt advice and consider a sustainable solution.

A standard Breathing Space must be started through an authorised debt advice provider or qualifying local authority.

If a CCJ is only one part of several debts, the wider financial position may need to be assessed - not just the individual judgment.



Common CCJ Myths - Fact Checked



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"A CCJ belongs to my address." False. The judgment is against the named judgment debtor.

"Old address means automatic removal." False. Service and the wider facts must be considered.

"It was not recorded delivery, so it is invalid." False. Valid service is governed by the Civil Procedure Rules.

"Every CCJ can be removed." False. There must be a lawful procedural basis.

"After six years the debt is written off." False. Registration and enforcement are different issues.

"Set aside means I owe nothing." Not necessarily. The underlying claim may continue.

The safest approach is to identify the actual rule that applies to your situation rather than relying on a slogan or social-media claim.



Your CCJ Decision Map

Ask three questions. First: do you genuinely dispute the debt, amount, service or judgment? Second: do you accept the debt but need affordable payment terms? Third: did you only discover the CCJ after judgment?

Those questions separate very different situations. A genuine defence or service issue may require legal analysis. An affordability problem may point toward payment proposals or variation. An unknown default judgment may require urgent investigation of service, promptness and the merits of a defence.



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THE RIGHT SOLUTION DEPENDS ON THE RIGHT DIAGNOSIS. Start with the paperwork, not with a promise that every CCJ can be removed.



LetterChekr™ : Use the Guide Interactively

This guide explains the general CCJ journey. LetterChekr™ is the interactive layer: upload a debt, legal or court letter and use the output to understand what the document appears to be and what information needs your attention.

For urgent court paperwork, do not wait for an automated explanation if a deadline is about to expire. Follow the formal court instructions and obtain appropriate professional help where required.

ILLUSTRATIVE EXAMPLE

COUNTY COURT CLAIM

Claim No: EXAMPLE-2026

Claimant: Example Finance Ltd

Amount: £2,850.00

Response date shown on claim

NOT A REAL COURT DOCUMENT



LetterChekr™

Plain-English explanation

- Document type identified
- Important date highlighted
- Amount claimed summarised
- Suggested next step to review
Example output only - not legal advice.

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Court Forms & Fees Quick Reference



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N9 - Acknowledgment of Service for relevant paper claims. N9A - admission for specified money claims. N9B - defence/counterclaim for specified money claims.

N244 - general application notice, including many set-aside applications. N245 - variation of payment / suspension of certain enforcement. N443 - certificate of satisfaction or cancellation. EX160 - Help with Fees.

Key current fees: on-notice general application £321; by consent/without notice £126; variation/suspension £16; certificate of satisfaction/cancellation £19; warrant of control £96; writ sealing £82; attachment of earnings, charging order and third-party debt order £139 each.

Court forms and fees change. Always check the current HMCTS guidance before submitting an application.



Your CCJ Action Checklist

LETTER OF CLAIM - check the date, understand what is claimed, request relevant information if appropriate and respond within the applicable pre-action timeframe.

COURT CLAIM - check the claim number, Particulars of Claim and deadline. Decide whether the claim is admitted, partially admitted or genuinely disputed.

NEW JUDGMENT - check the judgment date, amount and payment terms. Understand the one-calendar-month registration rule.

UNKNOWN CCJ - find out when judgment was entered, where the claim was served and who the claimant is. Investigate promptly if set-aside may be relevant.

CAN'T AFFORD IT - explore realistic repayment and variation options. ENFORCEMENT - identify the exact enforcement method and act on the paperwork promptly.



1 IDENTIFY THE DOCUMENT



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4 ACT / GET HELP

The first task is always the same: identify the document, the stage and the deadline.



How Stop Your Debt UK Can Help



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Debt problems rarely fit neatly into one box. A CCJ may sit alongside creditor pressure, personal borrowing, personal guarantees or wider financial difficulty.

Stop Your Debt UK can help people understand correspondence, organise relevant documents, identify the stage a matter has reached and understand possible next steps. We do not believe every CCJ should be challenged and we do not guarantee court outcomes.

Stop Your Debt UK is not an SRA-authorised law firm and is not an FCA-authorised debt advice firm. Where regulated debt advice, reserved legal activity or authorised representation is required, an appropriately authorised professional should be used.

UNDERSTAND FIRST. ACT SECOND. The goal is clarity about the real problem and the appropriate route forward.



Important Legal Information & Sources



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This publication provides general educational information about County Court Judgments and related money-claim procedures in England and Wales. It is not a substitute for advice on the individual facts of a particular case.

Civil procedure can vary depending on the claim, service, court orders, value and other circumstances. Nothing in this guide guarantees that a claim can be defended, a judgment set aside, enforcement stopped, a creditor will accept a proposal, or a particular application will succeed.

The 2026 legal check used primary and official sources including the Civil Procedure Rules (including Parts 6, 10, 12, 13, 15, 40, 70 and 83), legislation, HMCTS/GOV.UK guidance and the HMCTS EX50 civil court fee schedule updated in July 2026.

**Always check the current Civil Procedure Rules, legislation and HMCTS guidance before acting.
Information and fees can change after publication.**

KNOW EXACTLY WHERE YOU STAND.

Clarity. Time. Choice. Control.

Received a debt or court letter?

Use LetterChekr™ to understand what you have received.

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