Start My Claim

FREE GUIDE

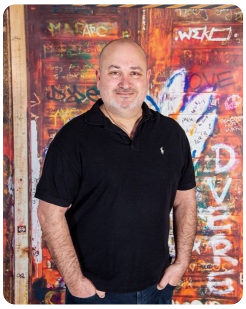
The Small Claims Survival Guide

Getting your money back — without a solicitor

20 PAGES · 2026/27 EDITION

A NOTE FROM THE FOUNDER

The map I wish I'd had



I built Start My Claim after representing myself twice — through my own divorce and a small claims dispute, both without a solicitor. What I learned is that the process is designed for ordinary people — the hard part isn't the law, it's not knowing what happens next.

This guide won't do the work for you, but it will show you the whole road: the steps, the costs, the timings, and where people trip up. Keep it, print it, scribble on it.

And if you get stuck, reply to any email we send you. I read every reply.

Paul Keene · Founder, Start My Claim

This guide covers England and Wales (Scotland and Northern Ireland run different systems). It is general guidance on the small claims process — it is not legal advice about your individual case. Every figure is checked against official primary sources; the version and date on the back cover tell you exactly how current your copy is.

NO CARD, NO CATCH

What's already free

Before anything else in this guide costs you a penny (some of it never will) — here's what a free Start My Claim account already gives you. No card, no trial that quietly starts charging.

Eligibility Checker

Confirms your dispute belongs on the small claims track before you spend any time on it.

Limitation Calculator

Works out whether you're still in time — 6 years for contract debts, 3 years for personal injury.

Court Fee Calculator

Know exactly what filing will cost before you commit to anything.

Case Organiser & Evidence Journal

Keep every document, message and date in one place from day one.

Also free

A limited amount of Case Companion AI — ask it questions about your situation, any time. (Unlimited access comes with the paid plans on the back page.)

startmyclaim.ai/small-claims — set up a free account in a couple of minutes. Nothing here ever asks for a card.

STEP ZERO

Is your dispute a small claim?

Most money disputes worth up to **£10,000** in England and Wales are handled on the small claims track — deliberately designed for people without lawyers. Unpaid invoices, deposits never returned, faulty goods, poor services, personal loans that went quiet, property damage.

✓ **A clear amount**

You can evidence it: invoice, agreement, receipts, bank statements.

✓ **A named debtor**

A person or company you can identify — check Companies House before suing a company.

✓ **Something in writing**

Messages or documents showing they knew they owed it.

✓ **Means to pay**

A judgment against someone with nothing is a piece of paper. Think about this early.

Claims above £10,000 move to tracks where the costs rules change significantly — that's the point at which professional help deserves harder thought.

THE CLOCK IS RUNNING

Are you still in time?

Time limits come from the **Limitation Act 1980**. Miss them and the strongest claim in the world usually dies.

6yrs	6yrs	3yrs
Contract debts & invoices	**Most negligence claims**	**Personal injury**
from when payment fell due · s.5	from the damage · s.2	from injury or knowledge · s.11

Two things many people don't know: a **part-payment or written acknowledgment** of the debt can restart the clock, and **issuing the claim stops it**. If you're anywhere near a limit, act on the claim first and tidy the paperwork second.

THE MOST IMPORTANT PAGE IN THIS GUIDE

The road map

1. **Letter Before Action**
   A formal demand with a deadline (usually 14 days). Courts expect you to have sent one.

2. **Issue the claim**
   Online via the money claims service. Fee based on claim size — see next page.

3. **They respond — or don't**
   14 days from service. Total silence lets you request judgment in default: you win without a hearing.

4. **Free telephone mediation**
   For defended claims under £10,000 — about an hour, and many claims settle here.

5. **The hearing**
   A district judge, a table, usually under an hour. The judge asks the questions. No wigs.

6. **Enforcement**
   If they still don't pay, you choose the route that turns judgment into money — page 12.

Worked example — Sarah's claim, start to finish

Sarah fitted a kitchen for a developer who owed her **£1,850**, four months overdue.

Her first 48 hours: she found the signed quote, 14 chasing messages (two saying "you'll get paid this month" — acknowledgments), confirmed the developer's company was still active at Companies House, and totalled the debt at exactly £1,850.

The numbers: claim £1,850 + £74 statutory interest (8% for 6 months) = £1,924. Adding the £115 court issue fee brought the total the developer faced to £2,039 — the letter suddenly read differently.

How it ended: the developer ignored her letter but not the claim form. Two days before the mediation call, his solicitor offered £1,700. Sarah counter-offered £1,924 plus her £115 fee — and settled at £1,900, eleven weeks after page one.

DO THIS BEFORE ANYTHING ELSE

Your first 48 hours

Every one of these steps strengthens your claim, and none of them commits you to anything.

☐ **Gather the paper.**

Invoice or agreement, receipts, bank statements showing what was (and wasn't) paid.

☐ **Screenshot every message.**

Texts, WhatsApps, emails — especially anything where they acknowledge the debt. Acknowledgments can restart the limitation clock.

☐ **Check who you'd actually sue.**

Individual or company? If a company, look it up on Companies House now — still trading, correct legal name, registered address.

☐ **Work out your limitation date.**

When did the money fall due? Add six years (contracts). Write that date down where you'll see it.

☐ **Total the claim to the pound.**

What you can evidence, not what feels fair. Round numbers invite attack; exact ones get paid.

☐ **Start a dated timeline.**

One page, oldest first: what was agreed, what was delivered, what was said. This becomes the backbone of every document that follows.

KNOW THE NUMBERS BEFORE YOU START

What the court charges

These are court fees — paid to HM Courts & Tribunals Service when you file, whoever helps you with your claim. They are not Start My Claim charges (our one-off pricing is on the back page).

CLAIM AMOUNT	COURT ISSUE FEE
Up to £300	**£35**
£300.01 – £500	**£50**
£500.01 – £1,000	**£70**
£1,000.01 – £1,500	**£80**
£1,500.01 – £3,000	**£115**
£3,000.01 – £5,000	**£205**
£5,000.01 – £10,000	**£455**

Source: gov.uk court fees, checked at the date on the back cover. The court adds a hearing fee later if the case is defended and listed.

Three fee facts worth knowing: if you win, the court normally orders the defendant to repay these court fees on top of the claim. You can claim **statutory interest at 8% a year** on most debts. And on a low income or certain benefits, **Help with Fees** (gov.uk) can reduce or remove the court fee entirely — check before you pay.

THE FACT NOBODY TELLS YOU FIRST

Why paying for help rarely adds up

Here's the quirk of the small claims track: **even if you win, the loser generally does not have to pay your legal costs** (Civil Procedure Rules, rule 27.14). Court fees, yes. Solicitor's bills, no. That one rule changes the whole economics of getting help:

A solicitor

Typical rates run £150–£300+ an hour. A few hours of letters and advice can swallow most of a £2,000 claim — and you can't claim it back from the loser. Many firms simply won't take small claims at all, for exactly this reason.

A claims or debt recovery company

Usually paid as a percentage of whatever they recover — often a quarter or more of your money — and the claim stops being yours to control.

Entirely by yourself

Free, and thousands of people do it. The risk is the procedural traps: limitation, service rules, evidence formats — the mistakes on page 13.

Start My Claim

One fixed fee — £49 for the letter, £119 for the full case — no hourly clock, no percentage of your money, and every document in the format courts expect. You stay in control; the software does the paperwork.

BEFORE YOU DECIDE HOW

Is self-representation right for you?

The previous page compares the cost of each route. This one is about fit, not cost — four honest questions worth asking yourself before you decide how to go about this.

Time.
Can you set aside a few hours over several weeks while your claim is live — reading letters, gathering evidence, meeting deadlines?

Paperwork and deadlines.
Are you comfortable following a checklist and hitting dates, even when the rest of life gets busy?

Facing the defendant.
Can you stay factual and calm on a call or in a hearing room, even if the defendant pushes back or gets difficult?

New terms.
Are you willing to look up a word you don't recognise rather than guess what it means? This guide's glossary (page 16) is built for exactly that.

None of this is pass or fail

Most people who read this far manage all four just fine — most people who bring a small claim do it without a solicitor. Three honest paths, depending on how it felt reading the list above:

Entirely alone. Free, and thousands do it well. The risk is the procedural traps — the mistakes on page 14.

Alone, with Start My Claim. You stay in control of every decision; the software builds the documents in the format the court expects, and is built to help you catch the deadlines and mistakes above before they cost you anything.

With a solicitor. Worth genuinely considering if your claim involves multiple defendants or turns on a complex point of contract law — that's a real cost-benefit call, not a failure to cope on your own.

THE STAGE WHERE MOST DISPUTES END

Anatomy of a Letter Before Action

It’s not a threat — it’s the formal start of the process courts expect. Precision is what makes debtors fold: vague letters get ignored, specific ones get paid.

WHAT’S OWED	The exact amount, how it arises, and the date it fell due
THE EVIDENCE	The documents you hold and will rely on
THE DEADLINE	A clear date — usually 14 days — to pay or respond
THE CONSEQUENCE	Court proceedings without further notice, with fees and 8% interest added
THE TONE	Businesslike, not aggressive. It converts a nagging dispute into a decision with a date on it

The wording itself matters as much as the structure — that’s the part our letter builder produces from your case details, in the format courts expect, in about an hour. See the back page.

THE LETTER OFTEN TRIGGERS A PHONE CALL

When they ring you

A strong letter frequently produces a call within days — and that call is where good claims get talked away. Five rules:

1. **Let them talk first.**
   Silence is your friend. People negotiating against themselves always start talking.

2. **Take notes, with the date.**
   Immediately after the call, email them: "Confirming our call today, you offered…" — now it's evidence.

3. **Don't accept a promise.**
   "I'll sort it next week" restarts nothing. Only money or a written, dated offer changes anything.

4. **Part-payment? Take it — carefully.**
   Accept in writing "as part-payment, without prejudice to the balance" — never as "full and final settlement" unless you mean it.

5. **Never threaten anything beyond the claim.**
   No "I'll ruin your reviews," nothing about their other customers. It can undermine you later; the court process is the only leverage you need.

> *"Without prejudice" in one line*
>
> Words on genuine settlement offers meaning they can't be shown to the judge later — so both sides can negotiate freely. Don't stamp it on everything; it doesn't make facts disappear.

IF IT GOES THE DISTANCE

The hearing — and getting paid

The hearing, demystified: bring three copies of everything (yours, theirs, the judge's). A one-page dated chronology is the most persuasive document most claimants ever produce. The judge runs the hearing and asks the questions — nothing like television. Judgment usually comes the same day, with payment ordered within 14 days.

Winning is half the job. A judgment is an instruction, not a bank transfer. If they still don't pay:

Warrant of control

Court bailiffs collect goods or payment

High Court enforcement

For judgments over £600 — the sharper set of bailiffs

Attachment of earnings

Deducted from an employed defendant's wages

Third-party debt order

Freezes and takes from their bank account

Choosing the route that matches what you know about the defendant is the difference between paper and money.

LEARN FROM EVERYONE ELSE

The five mistakes that sink small claims

1 **Waiting out the clock**

Limitation runs quietly in the background. Issue first, perfect later.

2 **Skipping the letter**

Costs you the court's sympathy — and sometimes costs, literally.

3 **Suing a ghost**

Companies dissolve. Check Companies House before you pay an issue fee.

4 **Round numbers**

"About £2,000" invites attack. Claim what you can evidence, to the pound.

5 **Winning, then stopping**

Half of the job is enforcement. Plan it from day one.

The free Limitation Calculator on page 3 is built to help with mistake 1; the Letter Before Action builder on page 10 is built to help with mistake 2.

AN HONEST QUESTION FIRST

Is it actually worth claiming?

Three questions, answered honestly, save a lot of wasted fees:

1 · Can they pay?

A dissolved company or a person with nothing means even a win stays paper. Check Companies House and think about what you know of their means.

2 · Is the claim comfortably above the costs?

Fees, your time, the stress. A £150 dispute rarely justifies the journey; a £1,500 one usually does.

3 · Can you evidence it?

Not “everyone knows” — documents, messages, dates. If the answer is thin, spend your energy gathering evidence before spending it on fees.

Two yeses and a maybe? Proceed. Three nos? Sometimes the bravest decision is to walk away — and we’d rather tell you that now than after £115 in fees.

SMALL CLAIMS, DECODED

Ten words you’ll meet, in plain English

Service Formally delivering court papers to the defendant	**Acknowledgment of service** Their “received it, defence coming” form
Defence Their written answer to your claim	**Default judgment** You win because they never responded
Allocation The court assigning your case to the small claims track	**Directions** The court’s to-do list and dates for both sides
Without prejudice Settlement talk the judge won’t see	**Stay** The case paused, usually for settlement or mediation
Judgment The court’s decision, and now a debt with teeth	**Warrant of control** Court bailiffs sent to collect it

The full plain-English glossary lives at startmyclaim.ai/glossary.

WORTH KNOWING IN 2026

Claims, by the numbers

£10,000

Small claims track ceiling

most money disputes under this are yours to run

6yrs

to bring most contract or debt claims

Limitation Act 1980, s.5

8%

statutory interest a year

claimable on most debts

£0

for HMCTS telephone mediation

where many defended claims settle

And from our coverage across the other claim types — a taste of what The Claimant reports every week:

531,000

Employment tribunal claims hit a record high in 2026 — and 59% of claimants represent themselves at the hearing.

£85,000

The cap under the rules that usually require banks to reimburse authorised push payment scam victims since October 2024.

24 months

The rent a tenant can claim back from a rule-breaking landlord under the Renters' Rights Act 2025.

14 days

How long a defendant has to respond once served — silence can hand you victory by default.

KEEP LEARNING

The Claimant

Our plain-English publication at **startmyclaim.ai/the-claimant** — new articles several times a week, and not just on small claims: employment disputes, scam refunds and renters' rights too. Fee changes, new rulings, step-by-step guides, what-happens-next explainers.

If the law moves, we cover it

In language you don't need a law degree to read.

5×	4	0
articles per week	claim types covered	jargon required

Your copy:

2026/27 edition · v1.0 · accurate as of 12 August 2026. The law and court fees change — verify current rules from primary sources (gov.uk, legislation.gov.uk) before relying on them for an active claim.

WHEN YOU'RE READY TO MAKE THE JOURNEY

Do it with Start My Claim

Everything in this guide is the map. The tools do the driving. **Letter Before Action Only (£49, one-off)** covers the letter through to filing your claim — enough for when a formal, court-format demand does the job, as it does for most people. **Full Case (£119, one-off)** adds what you need if they dig in and defend it: the witness statement builder and hearing preparation guide, through to the hearing itself.

	FREE	LETTER £49	FULL CASE £119
Eligibility checker	✓	✓	✓
Limitation & court fee calculators	✓	✓	✓
Case organiser & evidence journal	✓	✓	✓
Letter Before Action, court-format, from your details	—	✓	✓
Deadline & response tracker for the letter	—	✓	✓
N1 claim form, compiled ready for online filing	—	✓	✓
Witness statement builder	—	—	✓
Hearing preparation guide	—	—	✓
Case companion questions	limited	limited	**unlimited**

Start with the letter and upgrade later? Your £49 is automatically credited — Full Case costs you the £70 difference.

startmyclaim.ai/small-claims

Scan to run the free eligibility checker on your own dispute.

One-off payments. No subscription. No percentage of your money.
Guidance, not legal advice · England & Wales.

THE SMALL PRINT

Start My Claim is self-service software from Vindivo Limited. We are **not a law firm, not solicitors, and not a claims management company**. We don't act on your behalf, don't negotiate with the other side, and don't receive your money — you drive the case; the software does the paperwork.

The content of this guide is general information about the small claims process in England and Wales. It is **not legal advice** about your individual circumstances, and reading it does not create an adviser relationship. The law and court fees change — verify current rules from primary sources (gov.uk, legislation.gov.uk) before relying on them for an active claim.

If you want someone to handle a claim for you, or your situation is complex, a solicitor or regulated claims manager is the right choice.