

## **Sort out your debts! – take control of your finances!**

Have a look at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) – see the section on debt and money.

If you do not have internet access, contact Citizens Advice for self-help information.

- 1. Maximise income – check your** benefits; can you do overtime? Can those who live with you contribute?
- 2. Minimise expenditure** - essential spending only, look for the cheapest deals.  
**Check contracts before you cancel or change!**  
Try [www.uswitch.com](http://www.uswitch.com), [www.moneysupermarket.com](http://www.moneysupermarket.com),  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com) for money saving ideas.  
Know what you're spending – write down your income and expenditure.
- 3. Deal with priority debts first!** – including current rent arrears, Council Tax arrears, current utilities, court fines, CSA arrears. Arrange payments to these & start paying them before dealing with other non-priority debts.  
**Action priority creditors can take** – includes bailiffs, repossession of home, charging order, imprisonment, loss of driving licence.
- 4. Non priority debts next!** – includes water, loans, credit and store cards, mobiles, Sky/Virgin, Hire Purchase agreements.

Make token payments whilst you sort out priority bills and debts.  
Communicate in writing, keep copies of letters & log phone calls.  
Ask them if they will stop interest charges.

Benefit overpayments – try negotiating lower repayments/deductions.

**Action non-priority creditors can take** – includes letters, default notices (affecting credit rating), court action - County Court Judgments (CCJ) which can lead to other action, loss of goods (HP agreements).

**Legal action threatened? Being harassed? Get free advice!**

**See Citizens Advice website or call our financial inclusion co-ordinators on 01903 703110 for more information.**