

Debt advice

Finding a way out of debt

Are you worried about debt and struggling to make repayments? If you can show that you really don't have any spare income after you have paid for housekeeping and essential bills, you may be able to reduce your repayments to a more manageable level.

First you have to show how much you have coming in and balance this against expenses which cannot be avoided like food, children's clothing, school meals, utility bills and housekeeping. Then you have to prioritise your debts. Rent arrears, Council Tax, Magistrates court fines, gas, electricity and water have to be cleared first because of they can seriously affect your family and home. After this credit card and loan companies, catalogues, store cards can be paid. First, write down your weekly income and expenditure and contact the people you owe money to and try to reduce your payments!

If your situation is urgent and you don't know what to do then go to www.ccs.co.uk and input some details about your personal and financial situation. This web site will assess the urgency of your problem, recommend action and offer you the chance to speak to someone.

If you simply need help dealing with a situation which has got out of hand then www.nationaldebtline.co.uk can help you complete a budget sheet and print off letters to offer reduced payments to the people whom you owe money.

For further information contact our benefits adviser on 01736 335 345