

- the fees they charge are normally very high and will add to your overall debt and you may be charged an additional administration fee each month
- they do not give independent financial advice, so you will not be given information on all of the options that are open to you, and the advantages or disadvantages of each.

Contact us. Speak to the income team, they may know about a local credit union or reputable lender who can help you.

This leaflet is available in a variety of formats including large print, Braille and Audio. To order a copy in a different format please call the relevant number overleaf.

Bengali

এই দস্তাবেজটি নিজের মত করে নেওয়ার জন্য কিভাবে আবেদন করবেন সেই সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

Portuguese

Este documento proporciona-lhe informações sobre como se candidatar às modificações. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassette áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

Chinese

此文件含有關於申請調整方式的說明。若您想要將此文件列印為大型字體、製作成點字版、燒錄為光碟、錄製成錄音帶或翻譯為您的母語，請撥打以下電話號碼與我們聯繫。

Spanish

Este documento proporciona información sobre cómo solicitar adaptaciones. Si necesita esta información en fuentes grandes, Braille, en CD, cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

Italian

Questo documento fornisce informazioni su come richiedere adattamenti. In caso di bisogno di una qualsiasi parte di queste informazioni scritte in caratteri più grandi, in Braille, su CD, su cassetta audio o spiegata nella sua lingua la preghiamo di contattarci al numero indicato sotto.

Urdu

یہ دستاویز ایڈپٹیشن کے لیے درخواست دینے کے بارے میں معلومات فراہم کرتا ہے۔ ان معلومات کے کسی حصہ کی اگر آپ کو بریل، سی ڈی، آڈیو ٹیپ یا اپنی زبان میں وضاحت کی ضرورت ہو تو، براہ کرم ہم سے نیچے دیے گئے نمبر پر رابطہ کریں۔

Polish

Niniejszy dokument zawiera informacje dla osób niepełnosprawnych o tym jak złożyć wniosek o dołączeniu do programu adaptującego Twój dom do Twoich potrzeb. Jeżeli potrzebujesz aby całość lub część tego tekstu były przedstawione większą czcionką, w języku Braille'a, na nośniku CD, na kasecie audio lub zostały przetłumaczone na Twój język ojczysty, prosimy o kontakt pod numerem podanym niżej.

Arabic

تمتلك هذه الوثيقة بالمعلومات اللازمة عن كيفية طلب التعديلات. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروحاً باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

French

Ce document contient des informations sur les demandes de changement. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

Serbian

Ovaj dokument daje informacije o načinu prijavljivanja za adaptacije. Ako su vam ove informacije potrebne na azbuci za slepe (Braille), na CD disku, audio traci ili objašnjene na svom jeziku, molimo obratite nam se na ispod navedeni broj.

Farsi

این نوشتار اطلاعاتی درباره نحوه درخواست برای سازگاری در اختیارتان قرار می دهد. اگر مایل به داشتن هر بخش از ریل، روی CD، نوار صوتی و یا توضیح داده شده به زبان خودتان هستید، لطفاً با استفاده از شماره تلفن زیر با ما تماس بگیرید.

German

Dieses Dokument gibt Informationen über Ansuchen um Adaptionen. Falls Sie einen Teil der Informationen in größerer Schrift, in Braille-Schrift, auf CD, auf Tonband oder in Ihrer eigenen Sprache erklärt haben wollen, kontaktieren Sie uns unter der nachfolgenden Nummer.

Circle 33 Housing Trust
Tel: 0845 769 7695

EPIC Trust
Tel: 0845 769 7695

Old Ford Housing Association
Tel: 020 7204 1550

Roddons Housing Association
Tel: 01354 660 789

Russet Homes
Tel: 01732 780 999

South Anglia Housing
Tel: 01279 714 714

Wherry Housing Association
Tel: 0845 600 1518



www.circleanglia.org

General

Struggling with Debt?



We recognise that many people may have trouble paying all their bills and keeping up with expenses. If you contact us to let us know you are struggling to meet payments you owe to us, we will be sympathetic and we can help you manage your debts.

Get help

There are probably solutions to your situation that you have not considered, so it is always important to talk to an independent, trained adviser. It can be hard to talk to another person about your money problems, but remember that they will not judge you, they are there to help you.

You are not on your own. We can offer advice and support. If you are behind with your rent you need to respond to our telephone calls and letters, and let us know your situation. You can make an arrangement with us to repay the arrears. If you don't, it could end up in court. More information is available in our Rent Arrears leaflet.

Contact us, speak to the income team, they may be able to offer helpful ideas and advice.

We can provide you with information on local agencies who will give you free specialist debt and money advice.

Keep calm

If you are behind with payments to someone you owe money to, they have legal power to try to recover their money. Exactly what they can do depends on the type of debt, and some debts are more serious than others. Ignoring the situation will only make things worse.

List your debts

Priority debts are debts owed to people who can take the strongest legal actions if you do not pay. It is important that these are dealt with first as the consequences of not doing so can be extremely serious. Failing to deal with priority debts could result in you losing your home, going to prison or having your gas or electricity cut off.

Priority debts

- rent arrears
- income tax and VAT
- council tax

- TV Licence
- gas, electricity and water bills
- court fines
- maintenance arrears
- service or support charges.

Non-priority debts

- credit and store cards
- catalogue arrears
- bank overdrafts and loans
- benefits overpayments
- money borrowed from family and friends.

Non-priority debts should only be dealt with after you have reached an agreement with the people you owe priority debts to.

Do your sums

We can provide you with an income and expenditure sheet to fill out, on request. You can set up a personal budget, clearly setting out your income and expenditure. It is important that you are honest about your financial situation when you put together your personal budget sheet and that you declare all debts, income and expenditure. Don't

exaggerate your expenses or offer to pay more than you can afford. Include details of any household members' income and expenses.

Make contact

Contact the people you owe money to. Explain your circumstances and be realistic about the amount you can offer to pay off the debt. They will want a copy of your personal budget sheet, giving details of the money you and your partner have coming in, how much you spend and any savings you have.

Keep a record of all communication you have with people you owe money to and always make sure you note down names and contact details.

Although people you owe money to are allowed to send you reminders, they are not allowed to harass you. If you ever feel threatened by someone who you owe money to, your local Citizens Advice Bureau can advise you on what action you can take.

You can also contact

National Debt Helpline

Telephone: 0808 808 4000
www.nationaldebtline.co.uk

Consumer Credit Counselling Service

Telephone: 0800 138 1111
www.cccs.gov.uk

Citizens Advice Bureau

www.adviceguide.org.uk

The Bankruptcy Association

www.theba.org.uk

Circle Anglia's website can give you advice on benefit calculation
www.circleanglia.org/benefits

A word of caution

You may have seen advertisements for debt management companies, offering to help people reduce their debts.

If you are thinking about using one of these companies you should be aware that:

- they usually work on non-priority debts so you will have to deal with the more important debts yourself