

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