

## When to seek debt advice

COVID-19 has made us all worry about our health but for many people there are also growing money worries as well. With so much uncertainty surrounding our finances, it can be difficult to know what to do about any debts you may have.

If you have debts, as a result of COVID-19, or even before, it's important to find a solution that works for you. Regardless of the level of your debt, there's always a solution available. It may take time and hard work, but the sooner you can begin to tackle your debt, the easier it will be.

There is a great range of help available to manage debt but, before seeking debt advice, it's important to assess whether you're:

- A. experiencing unmanageable debt (struggling to pay the rent, utility bills, council tax etc)
- Or
- B. worried about particularly large debts, but feel you can service them yourself

If you feel you can manage your debts yourself, Money Saving Expert has a handy checklist that will guide you through the necessary steps:

<https://www.moneysavingexpert.com/loans/debt-help-plan/#checklist>

If you find that you are struggling with unmanageable debt and need some additional support, it's important that you reach out for help.

Here are a list of free debt advice providers:

### Citizens Advice

CA helps with independent face-to-face advice. Speak in confidence to an adviser or check out the numerous online guides.

Find your nearest CA centre:

[https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/#txt\\_getadvice\\_header-Anchor-search](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/#txt_getadvice_header-Anchor-search)

Tel: 03444 111 444

Opening times: Different for each centre

### StepChange Debt Charity

Offers free and impartial debt advice. Help with a range of options including debt management plans, individual voluntary arrangements and debt relief orders.

Tel: 0800 138 1111

Opening times: Mon - Fri 8am to 8pm, Sat 8am to 4pm

**Christians Against Poverty**

Christians Against Poverty help anyone struggling with debt, providing debt counselling through a free home visiting service (currently phone based due to COVID-19).

Tel: 0800 328 0006

Opening times: Mon to Thurs 9:30am to 5pm, Fri 9:30am to 3:30pm

**Payplan**

Advice on long term debt solutions.

Tel: 0800 280 2816

Opening times: Mon to Fri 8am to 8pm, Sat 9am to 3pm