



Don't despair! Citizens Advice can help you with debt

When bills start piling up and multiplying, vague fears can turn into a paralysing panic for people experiencing money troubles. Turn to Citizens Advice, which has eighty years of experience in pulling people back from precipices. Your burden might seem overwhelming and impossible to resolve but in reality there is a lot you can do to turn things around.

Start by assembling your bills and make an overall list, with relevant details like dates when payment is due. Sort the bills into priority debts (rent and mortgage arrears, Council Tax, gas and electricity, tax and National Insurance – and see <https://www.citizensadvice.org/debt-and-money> for a complete list) and non-priority debts (water rates – your supplier can't cut you off – credit card debts, unsecured loans, hire purchases etc). Take the priority debts first and contact your creditors. Don't be afraid of this step. Many companies will be expecting you to get in touch, saying on the bill itself "We know that paying a bill can be difficult" or "Affected by Covid-19?" - and providing a telephone number or web link. Approach them with a constructive attitude, tell them you are actively tackling your debts, and perhaps ask them to suspend interest charges while you do so. They also might be amenable to letting you defer payment or pay smaller amounts over a longer time period. Ask about any special reductions – for example, the Warm Home Discount Scheme for electricity supplies (see www.gov.uk for more information).

If you need to compose a letter or email to a creditor, you don't have to start from scratch: you could copy or adapt a template letter from the Citizens Advice website. One especially useful letter asks creditors to give you more time.

If your circumstances have changed you might be able to claim benefits, or extra benefits. Citizens Advice runs a Help to Claim programme (call 0800 144 8444) and can guide you through all the stages. The Turn2us website at <https://www.turn2us.org.uk> will tell you what benefits you might be able to claim, and has details of grants available to those on low incomes.

If you have an overdraft, talk to your bank. In the coronavirus age many banks are making concessions and charging no interest on overdrafts up to a certain amount. Contact your district council about a possible Council Tax reduction. And think creatively about ways of increasing your income. Could you rent out a spare room in your house, for instance?

Talk to a volunteer at Citizens Advice (call Adviceline free on 0800 278 7907, Monday to Friday 9 am to 5 pm) or through webchat ("chat with us online about debt") Monday to Friday 8 am to 7 pm. Appointments in person are not available at present.