

carefully. Get advice first as this type of borrowing could make your debts worse

- work out a personal budget - this will help you see how much money is coming into your household and how much is going out. You can then see how much is left to pay off your debts
- tackle your priority debts first - like rent, council tax, court fines and maintenance arrears
- get in touch with everyone that you owe money to straight away, and try to reach an agreement with them to pay your debt in instalments
- make sure that you are claiming all the benefits and tax relief that you are entitled to
- always fill in court papers sent to you and let them have all the facts. The information you give will help them decide if you owe the money and what instalment you must pay
- always attend court hearings and prepare properly for them. Make sure that you take your personal budget with you
- keep copies of any letters or court forms that you send or receive.

Remember - it is never too late to start sorting out your debts. If you want more help and advice contact us now. We can help you sort out any rent payment problems, and put you in touch with a specialist independent debt counsellor if you would like one.

Income Team

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Getting Help with your debts

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Getting help with your debts

Many people fall into debt at some point in their lives, often through no fault of their own. There are various sorts of debt problems such as:

- being behind with your rent
- owing money for gas, electricity or water
- being unable to make catalogue or other credit payments.

If you are having difficulties with debt, don't ignore the problem - the longer you leave it, the worse it gets.

This leaflet explains what you can do if you have money problems and debts, and tells you where you can get help and advice.

What if I have rent arrears?

If you have problems paying your rent please contact us straight away - we will do our best to help you. The sooner you talk to us, the easier this is. If you don't do anything about your arrears, you risk losing your home.

You can contact us by telephoning the Income Recovery Team on **0800 345 7580**, calling into your local office, or by speaking directly with your housing officer. We will try and work with you to help get your payments back on track.

We have a number of simple and easy ways for you to pay your rent. There is more information about these, and the rent payment service generally, in our leaflet 'Paying your rent'. Please ask us if you want a copy. We can also offer advice and information about other benefits you may be entitled to, as well as point you in the direction of other agencies who can help you.

Remember - It's never too late to start sorting your rent arrears out, so if you are having problems, talk to us now.

What if I owe money to a lot of people?

You may benefit from getting some impartial advice from an experienced debt counsellor or advisor. Helpful organisations include:

- Citizens Advice Bureaux
- money advice centres
- law centres.

The National Debt Line offers free help, advice and an information pack on dealing with debt. Their freephone telephone number is **0808 808 4000**.

Please also see the list at the back of this leaflet giving details of other useful agencies which may be able to provide help and support.

Useful tip for dealing with your money and sorting your debts out

- if you need to borrow money think about using a recognised lender such as a credit union (contact us for details of credit unions in your area)
- don't ignore the problem: it won't go away. The sooner you tackle it the easier it will be
- don't borrow money to pay off your debts without thinking