

# Getting help with debt



Dealing with debt problems



## What is debt?

**Put simply, debt is owing money. People generally find themselves in debt when their outgoings are more than their income.**

Debt can be caused by overspending or by difficulty with budgeting. But usually, it's a result of life changes such as illness, divorce or job loss.

Not all debt is a problem – but whatever you owe, it can be a worry. If your debt is weighing on your mind or negatively affecting your life, it's important to take steps to tackle it.

### Next steps

For more detailed information about the topics covered in this guide, see our factsheet **Dealing with debt**.

## When should I seek help?

You should consider seeking help if you're:

- worried about money
- struggling to pay your household bills or paying them with credit
- relying on your overdraft or credit card to get by
- missing credit repayments
- hiding your spending habits from your family
- avoiding letters and calls from your creditors (the people you owe money to).

If any of the above apply to you, it's important to get some advice.

**“My bills kept going up and up. I didn't know where to start, so I called Age UK.”**

Rupert, 74



### Next steps

There are organisations that offer advice and support on debt issues. Find out more on page 5.

## Getting advice

It can feel difficult to ask for help with debt – but whatever your situation, there's support out there. You don't have to face things by yourself. Debt can feel overwhelming, but the sooner you seek help, the sooner you'll find a way out.

There are lots of organisations that can help you get back in control. Many offer free advice and can also help you create a personalised plan to become debt-free.

You might see adverts for debt management companies – these often charge fees for their advice. There's no need to pay for advice when there's free, confidential, independent help available.

Don't take on more debt – this could make things worse.

### What does a debt adviser do?

A debt adviser can help you come up with a budget and a plan to pay back your debts – or suggest other solutions if you can't afford to pay them back. They can advise you on a range of options and support you to take any necessary action.

Let the adviser know if you're facing an emergency (such as eviction or having no access to money). They might be able to give you a priority appointment or help you access immediate advice over the phone or online.

If any of your debts are Consumer Credit Act debts (such as a credit card, a loan with interest or a hire purchase) you'll need an adviser who's registered with the Financial Conduct Authority (FCA).

## Sources of free help and advice

Here are some organisations that offer help with debt. All of them are registered charities and offer free and confidential advice. You can find contact details on pages 12-14.

- **Your local Age UK** should be able to direct you to a specialist debt organisation. In Wales, contact Age Cymru Advice.
- **Advice UK** can help you find free independent debt and money advice.
- **Advice NI** provides information and advice on debt in Northern Ireland.
- **Citizens Advice** offers help face to face, over the phone and by email.
- **Debt Advice Foundation** provides support online and through a helpline in England and Wales.
- **National Debtline** provides advice over the phone, online and by email for people living in England and Wales. They can send you a free self-help information pack.
- **StepChange Debt Charity** provides advice over the phone or online through the Debt Remedy tool. They can create personal action plans and recommend solutions to help you deal with debt.

### Good to know



If you can't book a face-to-face appointment or you have trouble getting out and about, you can still get advice over the phone or online from the privacy of your own home.

# What to expect from your appointment

Appointments vary depending on which debt advice service you use. But it's likely that your adviser will:

- ask about your debts and your creditors
- ask questions about your circumstances – such as whether you own your home
- ask about your income and your outgoings
- carry out a benefits check to make sure you're claiming all the money you're entitled to.

When they understand your circumstances and budget, they'll talk you through your options and help you identify what steps to take next.

**“I spoke to a debt adviser because I was worried about how to clear my debts after work started slowing down.”**

Lynn, 66



## Good to know



It's helpful to have relevant paperwork to hand – such as bank statements, evidence of your income and letters from creditors. See page 7 for more information.



## Preparing for your appointment

Once you have an appointment with a debt adviser, make a list of who you owe money to, and work out the total amount you owe if you can.

When it's time for your appointment, try to make sure you have the following things to hand:

- bank statements for the past 3 months
- benefit letters or other proof of income
- information on how old your debts are
- any letters or demands from your creditors
- a pen and paper to take notes.

It's really important to tell your debt adviser about all of your debts – even the ones you're managing. You also need to let them know if:

- the debts belonged to a spouse, partner or civil partner who has died
- the debts came from signing an agreement or loan document you didn't properly understand.

## While you're waiting

Even if you have to wait a few weeks for your appointment, there are useful things you can do in the meantime.

If you can, keep paying your priority debts. These are debts that have the most serious consequences if they're not paid and include your:

- mortgage
- second mortgage or secured loan
- rent
- Council Tax
- gas and/or electricity
- TV licence
- Magistrates Court Fines
- hire purchase
- telephone
- Land & Property Services rates (in Northern Ireland only).

Non-priority bills can include water, catalogue debts, credit card debts, unsecured personal loans and money borrowed from friends and family.

Make sure you know your rights when dealing with creditors. If your creditors contact you while you're waiting for your appointment, tell them that you're seeking advice – they should give you breathing space. If they keep pressuring you, talk to your debt adviser about what to do.

It's important to be aware of these rules:

- **Creditors** can't call you at unreasonable times, take payments without your permission, or add unreasonable charges.
- In England and Wales, **bailiffs** (also called **enforcement agents**) from the County Court or the local council can't turn up without notice and you don't have to let them in. You may like to secure any property outside your home, like a car, by locking it in your garage or leaving it on a neighbour's drive. They must give at least 7 days' notice of their first visit. However, High Court enforcement officers don't need to give this notice.
- **Debt collectors** can't force entry to your house, take anything from it, or demand cash payments from you.
- **Energy suppliers** can't disconnect you without notice.

If everyone in your house is over State Pension age, your supplier can't cut off your energy supply between 1 October and 31 March. If anyone in your house is over State Pension age, then the supplier should still take steps to avoid cutting off your supply in the winter.

**“I was struggling to pay my rent so I rang Age UK to see what my options were.”**

**Dorothy, 71**





## Increasing your income

To help you pay your priority debts, make sure you're receiving all the money you're entitled to.



You can use our handy benefits calculator online at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) or ask your local Age UK to help you work out what you might be eligible for. In Wales, contact your local Age Cymru.

There are some other options to consider, too. You could:

- apply for concessionary travel from your local council
- apply for grants from charitable organisations.

Turn2us (page 14) or your local Age UK can help you identify grants. In Wales, contact Age Cymru Advice.

## Next steps



To find out more, see our guide **More money in your pocket**. In Wales, see Age Cymru's version of this guide. Your debt adviser can also go through your options with you.

## If you're worried about someone else

If a family member or friend is having problems with debt, you might notice that they're:

- hiding post
- being unusually secretive about money and finances
- getting phone calls from unknown callers
- struggling to make ends meet
- avoiding activities they used to enjoy
- asking to borrow money.

It can be a difficult conversation to have, but if you're concerned about a loved one, talk to them and encourage them to seek help. They'll need to make the decision to get advice themselves – but having you there to support and listen to them could make a big difference.



# Useful organisations

## Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

**Age UK Advice: 0800 169 65 65**

Lines are open seven days a week from 8am to 7pm.

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

In Wales, contact Age Cymru Advice: **0300 303 44 98**

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

In Northern Ireland, contact Age NI: **0808 808 7575**

**[www.agei.org](http://www.agei.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

## Advice UK

Network of independent advice providers across England and Wales.

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

In Northern Ireland, contact [Advice NI](#)

Tel: **0800 915 4604**

[www.adviceni.net/money-debt](http://www.adviceni.net/money-debt)

## Citizens Advice

National network of centres offering free, confidential and independent advice, face to face or by phone.

In England, call Adviceline: **0800 144 8848**

In Wales, call Advicelink: **0800 702 2020**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## Debt Advice Foundation

Offers free, confidential support and advice to anyone worried about loans, credit and debt.

Tel: **0800 043 40 50**

[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

## National Debtline

Provides advice and support for people with debts. Visit the website to see factsheets and use the budget tool.

Tel: **0808 808 4000**

[www.nationaldebtline.org](http://www.nationaldebtline.org)

## **StepChange Debt Charity**

Offers free independent debt advice and a range of debt solutions, including the online Debt Remedy tool.

Tel: **0800 138 1111**

**[www.stepchange.org](http://www.stepchange.org)**

## **Turn2us**

Helps people access the money available to them through welfare benefits, grants and other support.

Tel: **0808 802 2000**

**[www.turn2us.org.uk](http://www.turn2us.org.uk)**

# Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

## Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to [www.ageuk.org.uk/readers-panel](http://www.ageuk.org.uk/readers-panel).

2

## Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate).

3

## Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at [www.ageuk.org.uk/volunteer](http://www.ageuk.org.uk/volunteer).

4

## Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at [www.ageuk.org.uk/campaigns](http://www.ageuk.org.uk/campaigns).

5

## Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit [www.ageuk.org.uk/legacy](http://www.ageuk.org.uk/legacy).

# What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Avoiding scams**
- **More money in your pocket**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **[www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**



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