

Getting help with debt



Dealing with your **debt problems**

Information and advice to help you **love later life**

When should I seek help?

Many people find they get into debt, and for a wide range of reasons. Whether you owe £50 or £50,000, if debt has become a concern for you, then it's important to take steps to tackle it.

You may want to seek help if you are:

- worrying 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.

If any of these apply to you, then it could be time to get some help.

If you're worried about someone you know

If you're concerned that a family member or friend is having problems with debt, keep an eye out for signs such as:

- 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.

If you think someone you know may be having problems with debt, try to encourage them to seek help – but remember that they need to make the decision to get advice themselves. Places where they can get advice are listed on page 3. Being in debt can be extremely stressful and worrying, so just being there to support and listen to them could make a big difference.

Getting advice

Debt is a problem that many people experience and it's important to remember that you are not alone.

It's never too early or too late to tackle debt, although taking early action is always better. The sooner you seek help, the sooner you will be able to manage your debt.

You may have seen adverts on TV for debt-management companies. They often charge fees for their advice. Some offer to help with consolidating debt, which often involves taking out a loan to pay off all your debts and then just repaying the one loan. Don't be tempted to take on more debt as this could make things worse. There is no need to pay for advice when there's a lot of free, confidential, independent help out there.

Seeking help is important. A debt adviser will help you come up with a budget and a plan to pay back your debts, or suggest other solutions. They should also advise you on how to contact your creditors to arrange any repayments. Some advisers will negotiate with your creditors for you. Getting advice can make it much easier to identify the right solution for you.

Sources of free help and advice

There are places you can go for free help and support on debt. Here are some organisations you could try. All are registered charities and offer free, confidential advice. Their contact details are listed on pages 8–10.

- **Your local Age UK** should be able to direct you to organisations that can help. Some local Age UK's may also offer debt advice.
- **Age Scotland** can help you find debt advice face-to-face, by telephone, email or online in Scotland.
- **Advice UK** can help you find free independent debt and money advice in England, Scotland and Wales.
- **Citizens Advice** offers help face-to-face, by telephone or by email.
- **Debt Advice Foundation** provides free debt advice and support through its helpline in England and Wales, and through its website.
- **National Debtline** provides advice over the telephone, online and by email for people living in England, Wales and Scotland. They can send you a free self-help information pack.
- **Scotland's Financial Health Service** is a Scottish government website that can help you find debt and money management advice.
- **StepChange Debt Charity** provides advice over the telephone or online via its Debt Remedy advice tool, providing a personal action plan and a recommendation of available solutions for dealing with your debts.

There are some agencies in the UK that offer face-to-face advice. However, if you can't find face-to-face advice near you or have trouble getting to appointments, then you can still get telephone advice.

Tell the adviser if you are facing an emergency, such as eviction or having no access to money, as they may be able to prioritise giving you an appointment as soon as possible.

Although you may prefer to see someone in person, there are benefits to getting help over the phone. Telephone appointments mean:

- getting an appointment at a time that suits you
- you don't have to travel to see an adviser
- you can have everything to hand at home that you might need
- you can talk in the privacy of your own home.

Preparing for your appointment

Once you have an appointment to speak to a debt adviser, try to make sure you have the following things to hand:

- bank statements for the past three months
- how much you owe and to who
- any letters or demands from your creditors
- pen and paper to take notes.

It can be important to tell the debt adviser if any of the following information applies to your situation:

- the debts belonged to a spouse, partner or civil partner who died
- the debts come from signing an agreement or a loan that you didn't properly understand
- how old your debts are.

While you're waiting for your appointment

If you have to wait a few weeks for your appointment, here are some useful things to bear in mind in the meantime.

Keep paying your priority debts if you can. These debts are the ones that have the most serious consequences if not paid. They include:

- mortgage
- second mortgage or secured loan
- rent
- Council Tax
- gas or electricity
- TV licence
- unpaid fines
- hire purchase
- telephone (if you rely on it)
- water
- court judgment or fine.

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

Know your rights when dealing with creditors. If your creditors contact you while you are waiting for your appointment, tell them that you are seeking advice. They should agree to give you breathing space. If they keep pressuring you, talk to your debt adviser about what to do.

Remember the following rules:

- **Creditors** can't call you at unreasonable times, take payments without your permission or add unreasonable charges.
- **Bailiffs** (England and Wales) can't turn up without notice. They must give at least seven days' notice of their first visit.
- **Sheriff officers** (Scotland) can't recover items for debt payments without an exceptional attachment order from a Sheriff. Even if they have one, they can't turn up between 8pm and 8am, on a Sunday, or without warning.
- **Debt collectors** can't force entry, take anything from your house, or demand cash payments from you.
- **Energy suppliers** can't disconnect you without notice. If everyone in your house is of pensionable age, they cannot cut off your energy supply between 1 October and 31 March. If only one person is of pensionable age in your household then the supplier should take all reasonable steps to avoid cutting your supply in the winter.



What to expect from your appointment

Depending on which debt advice service you use, these are some of the things you can expect from your appointment:

- You'll be given the opportunity to explain your income and your outgoings, so the adviser can help you complete a budget.
- The adviser will ask you about your circumstances, such as whether you own your home, so they can understand your personal situation and what options might suit you best.
- They will ask about your debts and your creditors so they can advise you on the options for dealing with them.
- The adviser will talk you through all the options and identify what steps to take next.
- It will be helpful to have your paperwork to hand, such as bank statements, evidence of your income and letters from creditors (see 'Preparing for your appointment' page 4).

Even if you feel nervous about seeking help or aren't sure if you have all the information you need, still seek advice so you can start to move towards getting help with your debt and being able to manage it.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online. Our publications are available in large print and audio formats.

Age UK Advice: 0800 169 65 65

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

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.geni.org

In Scotland, contact

Age Scotland: 0800 124 4222

www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Advice UK

Network of independent advice providers across England, Scotland and Wales.

www.adviceuk.org.uk/money-debt-advice

Citizens Advice

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

In Wales, there is a national phone service on 0344 477 2020.

It is available in some parts of England on 0344 411 1444.

In Scotland, there is a national phone advice service on 0808 800 9060.

For online information and to find details of your nearest Citizens Advice in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Debt Advice Foundation

Debt Advice Foundation is a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt.

Tel: 0800 043 40 50

www.debtadvicefoundation.org

National Debtline

National helpline for people with debts, giving self-help advice and support. Visit their My Money Steps website at www.mymoneysteps.org to get a personalised action plan.

Tel: 0808 808 4000

www.nationaldebtline.org or www.mymoneysteps.org

Scotland's Financial Health Service

Scottish government website offering money and debt advice, with details of local advice services.

www.scotlandsfinancialhealthservice.gov.uk

StepChange Debt Charity

A charity that provides free independent debt advice and a range of debt solutions. Advice is given via their freephone helpline or online via their Debt Remedy tool.

Tel: 0800 138 1111

www.stepchange.org

Providing the information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people across the UK to love later life. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling **0800 169 87 87**.



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

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action.

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