



STAYING ON TOP OF DEBT

Getting into debt can happen. And it's not always because someone is bad with their money.

Redundancy, a relationship change, an unexpected bill or an unsteady income... Life is unpredictable, which means there are many reasons why someone might find themselves falling into more and more debt - but it can be a slippery slope.

Fortunately, there's lots of support out there should you ever need help getting out of debt.

GET THE HELP YOU NEED

You don't have to struggle alone. Reach out to your bank, they are there to help. Also reach out to the lenders you owe, they may be able to offer you payment holidays, or make adjustments to your repayment plan to help take some of the pressure off. Don't be afraid to let them know your situation.

Depending on your circumstances, you may be entitled to financial support - such as if you're out of work, or have dependents. You can find out more using the websites below.

MONEY ADVICE SERVICE

moneyadvice.service.org.uk/en/categories/benefits

Find out more about specific benefits and tax credits, with the latest government information.

TURN2US

turn2us.org.uk

A charity that lets you know what benefits and grants are available - as well as some useful tools to work out what you could be entitled to.

CITIZENS ADVICE BUREAU

citizensadvice.org.uk/benefits

Get detailed information on a range of different benefits, along with guidance on how to claim.

YOUNG MINDS

youngminds.org.uk

Advice and support for students and young people affected by mental health problems. If you're a student, also try speaking to your Student Union, who may be able to help.

IF YOU EVER STRUGGLE WITH DEBT, REACH OUT FOR HELP SOONER RATHER THAN LATER.