Struggling to make ends meet?

We know there are many events in life that could mean you're finding it hard to manage your money. Examples of things that can have a big impact on how much your household has to spend include:

- Losing a job,
- Health issues,
- Having a baby,
- Leaving a job to become a full-time carer.

We understand that everyone's situation is different. We also understand that talking about money worries can be hard. That's why help is available.

So, if you're having trouble making ends meet, it's important you don't ignore it or pretend it's not happening.

Take control and get back on track – it could be easier than you think

Look at how much money you have coming in and how it's being spent

Using a tool such as the online Budget Planner from MoneyHelper can help. Think about where you can save money, for example, by cancelling unused subscriptions. Prioritise things which would have the most impact on you if not paid. For example, if you're behind with rent or mortgage payments or you've court fines to pay. Then make sure you pay essential bills such as for energy and food. You can look at what money you have left and think about paying off any other outstanding debts you may have.

Talk to anyone you owe money to (your creditors)

- The sooner you ask for help, the better.
- Let them know your circumstances.
- They'll talk you through what solutions they can offer.

Ask for independent debt help and money advice

There are lots of organisations that can provide this on a free, confidential and impartial basis. Some are detailed on the back of this page. Their trained experts will help you work out which debts to pay first and talk to creditors on your behalf. They may also help you find out if you're entitled to any state benefits, or tax credits, which can help increase your income.

Be Careful: Doing nothing could make things worse

- You could end up with legal action being taken against you.
- Your debt could increase if interest and charges are added.
- Your credit rating may be affected which could make it harder for you to borrow money in the future.

Organisations offering free debt help and money advice

MoneyHelper	Provides free, easy-to-access online budgeting tools, benefit calculators and information. Visit www.moneyhelper.org.uk or phone 0800 138 7777. The MoneyHelper online budget planner can help you work out your budget and take control of your money. You'll get a breakdown of your finances and see how much money you have available to meet your financial commitments. The website also contains useful information on finding the best debt advice and prioritising debts. The organisations listed have trained and experienced advisers who may be able to: • check if you're eligible for any benefits or entitlements, • discuss different ways to deal with your debts, • help get you out of debt faster, • speak to your lenders so you don't have to, • give advice on housing issues, and • help with physical and mental health.
StepChange Debt Charity	Free, independent debt help, advice and solutions. Phone 0800 138 1111 or visit www.stepchange.org
PayPlan	Free, independent debt help, advice and solutions. Phone 0800 280 2816 or visit www.payplan.com
Christians Against Poverty (CAP)	Free debt advice in your home. Check post code coverage at www.capuk.org then phone 0800 328 0006
Citizens Advice	Advice and information on debt and other issues. Visit your local Citizens Advice Bureau or go to www.citizensadvice.org.uk
National Debtline	Debt advice if you live in England, Wales or Scotland. Phone 0808 808 4000 or visit www.nationaldebtline.org
Advice NI – Debt Action NI service	Debt advice if you live in Northern Ireland. Phone 0800 915 4604, email advice@adviceni.net or visit www.adviceni.net
Business Debtline	Advice and information on business debt. Phone 0800 197 6026 or visit www.businessdebtline.org

Other Support Services

Samaritans	Free 24 hour support, if you are having a difficult time or are worried about someone else. Phone 116 123, email jo@samaritans.org or visit www.samaritans.org
Direct.Gov	UK Government advice on benefits, housing and local services, working, jobs and pensions, debt management and other government backed support schemes. Visit www.gov.uk
Shelter	Free information and advice on housing issues. Phone 0808 800 4444 or visit www.shelter.org.uk
Mind	Support and advice on understanding and managing mental issues. Phone 0300 123 3393, email info@mind.org.uk or visit www.mind.org.uk
Mental Health UK	Free information and help on mental health challenges, health and wellbeing issues; including loneliness and isolation, money advice and guidance for parents and guardians. Phone 0121 522 7007 (England), 01792 816 600 (Wales), 0131 662 4359 (Scotland), 028 9040 2323 (Northern Ireland) or visit www.mentalhealth-uk.org