

## Struggling to manage your finances?

We understand that there are many circumstances that could affect your ability to manage your financial commitments - losing a job, a reduction in income because you have a baby, leaving a job to provide full time care etc.

We are committed to helping customers through the bad times as well as the good. This leaflet has been designed to provide practical guidance and support in response to the needs of those who feel they may be in financial difficulty or perhaps may encounter financial difficulties at some point in the future.

If you're struggling to keep up with your financial commitments, or think you may have difficulties in the future, it's important not to ignore the situation or pretend it's not happening. There are solutions and help available. Taking control of your finances and getting back on track could be easier than you think.

Work out a personal budget. A simple breakdown of your money coming in and how you spend it will help you understand how much you can realistically afford and the most important areas you should focus on. For example, ensure you put your priority debts, such as your mortgage or rent, first.

### Talk to your creditors as soon as possible

- Whether you are in arrears or are up to date with your payments but finding that existing commitments are causing you difficulties, the sooner you talk to your creditors, the better.
- You can usually make contact via phone, email or web, with contact details being available on websites.
- It is only through making contact, that the creditor can help and mutually suitable arrangements can be reached.

### Seek free independent advice

There are lots of organisations that can provide confidential, impartial and free help and advice. See over for details of a selection of organisations.<sup>1</sup>

**Doing nothing could make things worse.** The lender could take legal action against you, and you could end up paying more in interest and charges. Missed payments could affect your credit rating and make it more difficult to get credit in future

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<sup>1</sup> Other free, impartial advice organisations are available. Organisations may vary between UK regional areas.

## Free Help & Advice

### Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone **0800 138 7777** to speak to a Money Adviser

### Money Advice Scotland

If you live in Scotland, phone **0141 572 0237** or visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local area

### Citizens Advice Northern Ireland

If you live in Northern Ireland, phone 0800 028 1881, email [debt.advice@citizensadvice.co.uk](mailto:debt.advice@citizensadvice.co.uk) or visit [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) for debt advice

### AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – [www.adviceuk.org.uk](http://www.adviceuk.org.uk) or phone **0300 777 0107**

### Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at [www.capuk.org](http://www.capuk.org) then call **0800 328 0006**

### Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice Bureau or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) (advice can vary depending on where you live. On website, select location England, Wales, Scotland or Northern Ireland)

### National Debtline

If you live in England, Wales or Scotland phone **0808 808 4000** or visit [www.nationaldebtline.org](http://www.nationaldebtline.org) for debt advice and information (Select either England & Wales or Scotland options as appropriate)

### Business Debtline

If you are a business and require advice call 0800 1976026 or visit [www.businessdebtline.org](http://www.businessdebtline.org) for debt advice and information

### StepChange Debt Charity

For debt advice throughout the UK phone **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org)

## Other Useful Organisations

### Civil Legal Advice

You may get legal aid if your home is at risk. Check at [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice) phone **0345 345 4345**

### Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help – phone **0300 123 9123** or **0800 023 4567** or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)