

Arrears

If you are behind with payments and have received an arrears notice here is some important information to help you.

Don't ignore the problem.

- **Work out how much money you owe.** To do this, you will need to make a list of all the organisations you owe money to. A debt adviser can help you.
- **Contact the organisations you owe money to.** Let them know you are having problems. They may be able to discuss options for paying back what you owe.
- **Get free help and advice.** Your rights and options depend on the type of agreement, and the law can be complex. You can get free independent help and advice from a number of organisations – see over for details.
- **Put priority debts first.** Some debts are more urgent than others because the consequences of not paying them can be more serious than for other debts, for example, mortgage, rent, council tax/rates, or gas or electricity arrears. A debt adviser can help you to budget to keep your finances under control.
- **Think carefully before borrowing money to repay debts.** Get advice before borrowing against your home – you will pay more in the long run and you risk losing your home.

- **You may be able to ask a court for more time to repay a debt** – but only in some circumstances. Speak to a debt adviser before considering court action. Keep copies of letters and emails in case these are needed by the court.

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.

See over for details of where to get help and advice.

Help and advice

You can contact the following not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit 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 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 or visit 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 or phone **0300 777 0107**

Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at www.capuk.org then call **0800 328 0006**

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice (address in the phone book) or go to www.citizensadvice.org.uk

National Debtline

If you live in England, Wales or Scotland phone **0808 808 4000** or visit www.nationaldebtline.org for debt advice and information

StepChange Debt Charity

For debt advice throughout the UK phone **0800 138 1111** or visit 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 or 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