

# Action

Building HOPE  
Changing Lives



## Debt Advice

Facing up to debt can feel scary and overwhelming but there is support out there to ease your concerns and to help you to manage your debt.

**Step**Change  
Debt Charity

Step Change provides free debt help. They are a charity so you can trust them. You can visit their website, or if you prefer call them for free on **0800 138 1111**.

Debt is a really personal issue and you may not want to share information with someone you don't know. You can use an anonymous online advice tool called debt remedy. This is provided by Step Change and only takes 20 minutes to complete.

We recommend that you contact Step Change to take the first steps to managing your debt. Here are some handy hints to get you going in the right direction:

1. Avoid the temptation of high cost credit, like payday loans, to pay other debts. Step Change can help you understand the high costs of pay day loan providers. If you've been turned down by a bank for a loan or overdraft a good place to start is your local Credit Union.
2. Prioritise. Some debts have bigger consequences than others.

Payments that have high consequences are council tax, water, gas, electricity and rent. Not paying these can lead to them being cut off or you losing your home. If you are unable to pay them, contact them before you miss the payments and they will be able to help you.

Unsecured debts are things such as loans, credit cards, overdrafts, catalogues and store cards. These creditors are only entitled to money you can afford to offer once you've paid all of your priorities in full. From start to finish they can only make you pay what you can afford.

3. Budget. The best way of understanding how to manage your money is to put together a budget. If you have unsecured debts, a budget will also help you figure out what you can realistically afford to pay for the time being. The debt remedy tool can help with this, as can the budgeting guide.

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## NATIONAL DEBTLINE

There are other free services out there. The National Debt Line Call them free on 0808 808 4000 or go to: <https://www.nationaldebtline.org>

## citizens advice

Citizens Advice Bureau helps thousands of people with debt each year for your local advice centre visit the following Web site:

[www.advicesheffield.org.uk](http://www.advicesheffield.org.uk)

[www.barnsleycab.org.uk](http://www.barnsleycab.org.uk)

[www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

**Or by Telephone on:** National Citizens Advice Bureau - 03444 111 444

Derbyshire - 01298 22338

Sheffield - 0114 2055055

Chesterfield - 01246 283872

Derbyshire Dales - 01629 583465

If you are worried about debt, please contact your Support Worker or Housing Officer who can help you to access the advice and or support that you need quickly.

### Address:

**Action**, 6 Genesis Business Park, Sheffield Road, Rotherham, S60 1DX.

**Tel:** 01709 821 251. **Fax:** 01709 374 175.

### Other Information:

Action's aim is for the people we work with to achieve extraordinary things. We strive to do this by building HOPE, to change lives.

**Homes, Opportunities, Pride, Employability**

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Give **Respect**, Take **Action**