

# Debt Advice



**If you have money worries,  
we are here to help**

## Golden rules

### Don't panic! But don't ignore it either

Someone helping you to deal with the debt will make it much easier for you to get back out of debt. The problem may also be linked to a family or health problem, getting support for those problems will also make it easier to stop the debt getting worse.

### Tips for doing it yourself

- ✓ Work out how much you need to live on.
- ✓ Only spend that on food and bills and stick to it.
- ✓ List all your debts and how much you owe. Use our guide on priority debts to work out the most important.
- ✓ Know what spare money is left after food and bills.
- ✓ Telephone or write to the people you owe money to so that you can offer payments you can afford.
- ✓ Keep copies of what you send or tell them, and what they tell you.
- ✓ Talk to your family and friends, so they can help you, and understand why you are stressed.
- ✓ Talk to us! And don't borrow more.

## Proritise your debts

What is a priority debt?

What happens if I don't pay?

### Rent

You could lose your home

### Council tax

You could have money taken directly from your benefits or wages

A bailiff could take your belongings

You could go to prison

### Gas/electricity

You could be cut off

### TV Licence

You could have money taken directly from your benefits or wages

A bailiff could take your belongings

You could be fined up to £1000

You could go to prison

### Magistrate's Court

You could have money taken directly from your benefits or wages

A bailiff could take your belongings

You could go to prison

**Hire purchase** Your belongings could be repossessed

**Maintenance** You could have money taken directly from your benefits or wages

A bailiff could take your belongings

You could go to prison

**Tax credit and benefit overpayments** You could have money taken directly from your benefits or wages

You could be taken to Magistrate's Court

A bailiff could take your belongings

## Bailiffs

All bailiffs who visit your home should have a certificate from the County Court allowing them to act as bailiffs and authorisation to collect goods. You do not have to let them in, except if you have let them in before, or they are collecting unpaid fines or tax.

## Debt collectors

A debt collector is a person who comes to collect money only. They are not bailiffs and do not have the same legal powers. A debt collector should never pretend to be a bailiff to scare you into paying debt.

## Loan sharks

A loan shark is a person who lends money illegally without a licence. These people are criminals. They may start off friendly but...

- You may experience violence and blackmail
- You may get sudden charges and debt increases
- They have no paperwork
- They give no receipts for payment
- Refuse to tell you your loan balance or interest rate
- Keep charging more even when you repaying
- Take your cash card and other securities from you

## Unity's Financial Inclusion Service

Unity's Financial Inclusion Service can support you to tackle your debts. We will work alongside you and your choice of a variety of free independent debt advice services to find a debt solution.

We will help you with your letters, forms and phone calls, taking the stress out of your situation, allowing you to focus on budgeting and clearing your debts.

## Useful contacts

### Step Change Debt Charity

Step Change gives free, confidential advice and support over the telephone.

 **0800 138 1111** [www.stepchange.org](http://www.stepchange.org)

## St Vincent's

Will offer you free counselling and debt advice.  
Monday - Friday 9.00am - 3.00pm

 **0113 248 4126** (Lines open 9am - 5pm)

[www.stvincents-svp.org.uk](http://www.stvincents-svp.org.uk)

## Ebor Gardens Advice Centre

For free, independent, impartial and confidential money debt advice

Monday, Tuesday, Thursday 9.00am - 3.00pm  
Wednesday (drop -in) 10.00am - 12.00pm

 **0113 235 0276**

[www.eborgardensadvicecentre.weebly.com](http://www.eborgardensadvicecentre.weebly.com)

## Better Leeds Communities

Better Leeds Communities offer free advice on benefits, debt, housing and fuel costs.

 **0113 275 4142** [www.betterleeds.org.uk](http://www.betterleeds.org.uk)

## Leeds Citizens Advice Bureau

Leeds CAB has bureaux in five sites across Leeds. They can offer appointments to advise on a range of issues.

 **0844 477 4788** [www.leedscab.org.uk](http://www.leedscab.org.uk)

## Christians Against Poverty (CAP)

Counselling charity that offers help to anyone, regardless of religion. They offer home visits.

 **0800 328 0006** [www.capuk.org](http://www.capuk.org)