

Debt Advice



**Struggling with debt?
Don't panic, 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 Magistrates 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

St Vincent's Debt Advice Service

Unity can refer you to St Vincents Debt Advice Service which is a free and confidential service. It offers information, advice and support to clients on a low income, experiencing financial difficulty.

They offer a drop-in every Monday morning, apart from bank holidays, from 10.30am - 12.30pm. Just turn up with proof of income and you will be seen by an advisor.

The effect of debt can cause so much stress that it leaves a person feeling embarrassed, depressed and unable to discuss this with anyone. Clients who access debt advice often ask to be referred to the St Vincent's counsellors, who can help with a range of issues:

- Relationship issues
- Anxiety or depression
- General unhappiness or dissatisfaction
- Mental health issues

Getting there



St.Vincent's Support Centre

82 York Road, Leeds. LS9 9AA

Mon-Fri 9am - 3pm

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

web: www.stvincents-svp.org.uk

Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

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113-117 Chapeltown Road, Leeds, LS7 3HY

☎ 0113 200 7700

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web: www.unityha.co.uk



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