Dealing with Debt
Some Top Tips
Are you worried about the amount of debt you have? Can you no longer meet the monthly credit card or loan repayments? Are you behind with priority bills for example, those payments you make to your mortgage, rent, electricity and gas? Do you feel anxious about what might happen to you?

Don’t panic! Help is at hand and there are several things that you can do to help ease the burden of your financial situation.
Some top tips to help you deal with your debt.

Don’t ignore the problem. It won’t go away and might only get worse unless you take action.

You can contact a Debt Action NI Adviser who will offer a free, confidential appointment to talk through options that are available to you. When you have arranged an appointment, you can get yourself prepared by gathering together all information relating to your debts, priority bills (rent, mortgage, utilities etc), income and expenditure.

For further information, see the Debt Advice Interview leaflet.

Don’t ignore the problem. It won’t go away and might only get worse unless you take action.

You should put together a budget of all your income and expenditure (to help with this download the budget planner at www.debtaction-ni.net or speak to one of the Debt Action NI Advisers).

Completing the budget planner will help you decide how much you can afford to pay your creditors

- Firstly work out all of your income
- Then work out all of your regular spending. Keeping a spending diary could help you with this. Remember those items that you only pay for once or twice a year. Do not include payments you make towards your debts
- The money left over will be what is available to pay your debts
- Deal with your priority debts first, for example, rent, mortgage, electricity and gas. Make contact with all your priority creditors once you have drawn up a budget and decided what you can realistically afford to pay them

Dealing with Debt

Some Top Tips
If you are being harassed by a creditor or debt collection agency, for example they are telephoning you at your place of work or at anti-social hours, contact Consumerline who may investigate the creditors’ behaviour.
Call 0300 123 6262.

A Debt Action NI Adviser can offer you expert professional advice and help you to deal with your debt. You can contact them by telephone, e-mail or in person.
All details are provided on www.debtaction-ni.net

Be assured that there are options available to help you.
For further help and advice including information on Debt Advisors in your area contact:

Debt Action Northern Ireland
www.debtaction-ni.net