

Where to get help with debt

A debt adviser can help you to sort out your debt and money problems.

Searching online for help with debt brings up ads for companies who want to sell you expensive solutions. You'll end up with the one that makes the most money for the company, not what's best for you.

Get advice from a free, independent debt adviser. They can apply for a breathing space, allowing you 60 days to make up your mind without your creditors chasing you. You can get advice on priority debts like mortgage or rent arrears, what to do if court action has started, and how to deal with emergencies.

Get details of your income, regular bills and debts together first. Have a bank statement ready so you can see what you spend each month.

Money Helper moneyhelper.org.uk

Find a government accredited debt adviser using the online tool. You'll also find a budget planner, mortgage calculator and information about pensions and benefits.

National Debtline 0808 808 4000 nationaldebtline.org

Debt advice by phone, email and webchat. Download the How to deal with debt guide to start preparing a budget and learn more about your options.

Citizens Advice 0800 144 8848 citizensadvice.org

(typetalk 18001 then 0800 144 8884)

Your local office can deal with paperwork for you. They might deal with your housing and benefit problems too. Find your local office on their website.

Stepchange 0800 138 1111 stepchange.org

Stepchange can set up a debt management plan so you pay less each month towards your debts. They will deal with your creditors for you.

Local council

Your local council might have a free debt advice service. If you are at risk of losing your home, ask the council what help and advice you can get.