

# Have you been sent an arrears notice?

Here is some important information to help you

Information sheet  
No.001

We understand this can be a stressful time, but you're not alone. There are people who can help and things you can do.

If you're feeling overwhelmed, or that you can't cope with your finances there is help available to support your mental wellbeing at this time.

Go to [www.moneyhelper.org.uk/wellbeing](http://www.moneyhelper.org.uk/wellbeing) or phone 0800 138 7777.



## It's time to take action

- 1 Get free debt advice.** You can get **free, non-judgemental** and **independent** help and advice from a number of organisations. You should first visit MoneyHelper's Debt Advice Locator Tool: [www.moneyhelper.org.uk/debt-advice-locator](http://www.moneyhelper.org.uk/debt-advice-locator). You can also call 0800 138 7777 or WhatsApp message +44 7701 342744.

See over for other organisations you can contact.

**Debt advisers can help you with the following steps, as we know they can be hard to do on your own.**

- 2 Work out how much money you owe.** To do this, you can make a list of all the organisations you owe money to.
- 3 Contact the organisations you owe money to.** A debt adviser can do this for you if needed. Let them know you are having problems. They may be able to discuss options for paying back what you owe.
- 4 Identify priority debts and put them first.** Some debts are more urgent than others, for example, mortgage, rent, council tax/ rates, or gas or electricity arrears.

## To keep in mind



- **You may be entitled to 'breathing space'** – a defined period where you have legal protections from action taken by your lender. Speak to a debt adviser, who can set out your options.
- **Further borrowing to repay debts is generally not a good idea** especially if you take out high interest loans – you could pay more in the long run.
- **You may be able to ask a court for more time to repay a debt** – but only in some circumstances. Speak to a debt adviser before considering court action. Keep copies of letters and emails in case these are needed by the court.

## Doing nothing could make things worse

- The lender could take legal action against you, and you could end up paying more in interest and charges. Missed payments could affect your credit rating and make it more difficult to get credit in future.

See over for details of where to get help and advice.

## Debt advice – help is at hand

**Debt advice is where you get help from people in dealing with your debt. They can help you talk to people you owe money to and set up a repayment plan you can stick to.**

- People that access advice resolve their issues more quickly than those that don't and hundreds of thousands get free debt advice every year.
- Whatever your situation, debt advice can help. Your first port of call should be MoneyHelper's Debt Advice Locator Tool: [www.moneyhelper.org.uk/debt-advice-locator](http://www.moneyhelper.org.uk/debt-advice-locator) or 0800 138 7777 for telephone or +44 7701 342744 for WhatsApp chat.

You can also contact the following not-for-profit organisations directly for free, non-judgemental and impartial debt advice through telephone, online and face to face channels:



### MoneyHelper

For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) or phone 0800 138 7777.

### Money Advice Scotland

If you live in Scotland, visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local area.

### Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

### Advice NI

If you live in Northern Ireland, phone 0800 915 4604, email [advice@adviceni.net](mailto:advice@adviceni.net) or visit [www.adviceni.net](http://www.adviceni.net) for debt advice.

### Citizens Advice Wales

If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit [www.citizensadvice.org.uk/wales/debt-and-money](http://www.citizensadvice.org.uk/wales/debt-and-money).

### AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities – [www.adviceuk.org.uk](http://www.adviceuk.org.uk) or phone 0300 777 0107.

### Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at [www.capuk.org](http://www.capuk.org) then call 0800 328 0006.

### National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit [www.nationaldebtline.org](http://www.nationaldebtline.org) for debt advice and information.

### StepChange Debt Charity

For debt advice throughout the UK phone 0800 138 1111 or visit [www.stepchange.org](http://www.stepchange.org).

### Business Debtline

Offers free and confidential debt advice to the self-employed and small businesses – [www.businessdebtline.org](http://www.businessdebtline.org) or 0800 197 6026.

## Other useful organisations



### Civil Legal Advice

You may get legal aid if your home is at risk. Check at [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice) or phone 0845 345 4345.

### Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help – phone 0300 123 9123 or 0800 023 4567 or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### Samaritans

Call 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org) to get help if you're struggling to cope with things. The Samaritans can't offer debt advice, but they can provide free and confidential help and wellbeing support to those in distress 24 hours a day, 365 days a year.