



## Are debts spoiling your life? We can help.

Being in debt can be stressful. It's hard to know what to do first - especially if you're constantly getting letters and calls from companies you owe money to.

You might be thinking about taking out a loan to pay back money you owe. But this might make the problem worse and there could be a better way.

In time, every debt problem can be managed and solved. Really.

However long it takes, getting free of debt can improve your credit rating and let you start planning for the future.

Citizens Advice has a 5-step 'Help with debt' process that lets you find a way to deal with your debts that suits your own situation – go to [citizensadvice.org.uk/debt-and-money](http://citizensadvice.org.uk/debt-and-money).

You can complete each step to see what you should do first; what you can deal with on your own; where you might need specialist help. And where to get help.

The 5 steps are:

- 1) Gather information about each debt
- 2) Check which ones are priority debts
- 3) Work out what you can afford to pay
- 4) Negotiate with your priority creditors
- 5) Negotiate with your non-priority creditors.



Remember! Contact Citizens Advice immediately if you've received court papers, you're about to be evicted, or you're expecting bailiffs.

For help on this or other issues, contact Citizens Advice Reigate & Banstead **03444 111 444, 10am-4pm Mon-Friday** or drop-in at The Horseshoe Banstead (go to [www.carbs.org.uk](http://www.carbs.org.uk) for opening hours).

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### **About Citizens Advice Reigate & Banstead**

We are your local Citizens Advice, staffed by 70 trained volunteers (supported by a small staff team). We provide a free, confidential, impartial service to the local community. As a small, independent charity, we are wholly reliant on local funding to secure our services; as such, we are very grateful for any donations.