

# Debt Advice for you



## Manage your debts

**Are you a Ribble Valley Homes tenant in debt and finding it hard to cope? Then it's important to deal with the problem straight away - the longer you ignore your debts, the worse the situation can become. If you are in arrears we are here to help and advise you.**

### **Things to do to help you get on track:**

- Firstly sort out exactly what you owe and to whom (your creditors)
- Put your debts in order of importance. Often the most important (known as priority debts) aren't necessarily the biggest ones. Priority debts can result in serious action being taken against you if you do not deal with what you owe
- Work out how much you're able to pay each creditor
- Consider seeking advice from a debt agency

### **Priority debts can include:**

Mortgage repayments, rent, taxes and payments ordered by the courts. If you don't sort these debts out there's a possibility you could affect your credit rating or even lose your home.

### **Non priority debts can include:**

Credit card payments, bank loans, catalogue repayments and money you've borrowed from family or friends. You can't ignore these but you don't need to deal with them as a first priority.

## Information and advice

If you require further information or advice, please contact a member of Ribble Valley Homes Housing Services Team:

**Stephen Fell** 01200 421224

**Helen Harrison** 01200 421225

**Adele Curtis** 01200 421226

**Joanne Taylor** 01200 421227

## Other important numbers for debt advice

**You can get independent debt advice from several organisations locally and nationally.**

### Local organisations:

Citizens Advice Bureau  
Wesleyan Row  
Clitheroe  
Tel: 01200 428966

Welfare Rights Service  
6 Birch Street  
Accrington  
Tel: 01254 301141

### National organisations:

National Debtline is a free, confidential service offering independent advice about dealing with your debts. Call the free helpline on 0808 808 4000.

Citizens Advice Bureau provides free information and advice on legal, money and other problems. Your local CAB number is listed in the phone book.

Consumer Credit Counselling Service (CCCS) offers free and independent advice. Call their helpline on 0800 138 1111.

