

Keep an Eye on Your Money: How to Sort Out Your Debts



An EasyRead Guide



A debt is an amount of money that you owe to someone else.

There are lots of different ways to have debt.

It can be money that you have borrowed from the bank to pay for something expensive, like a house, flat, car or holiday.



It can be money that you owe to your landlord to pay your rent.



It can be money that you owe to your gas or electric company for your bills.



It can be money that you pay for your phone bill every month.



Sometimes things happen which make it hard for people to pay their debts.

They might get poorly or have an accident which means they can't work for a long time.



They might lose their job or have their benefits cut.



Or they might just forget to pay their debts every month.



If you are finding it hard to pay your debts every month don't panic!



There are things you can do to sort it out. Start by telling a family member, friend or support worker.



Ask them to help you make a list of all the money that you owe to people. Work out which ones are the most important to pay first.



Making a budget is a really good way to do this.



If you don't think you have enough money to pay your debts then you should write to the people you owe money to.



Send them a copy of your budget to show them you are doing all you can to try and pay.



You can also contact your local Citizens Advice Bureau. They can give you free and confidential advice on what to do.

We have made some other booklets about **Keeping an Eye on Your Money**



Useful websites

Money Advice Service

www.moneyadviceservice.org.uk

An independent service set up by the government to help people manage their money.

National Debtline

www.nationaldebtline.co.uk

Free and private advice about how to deal with debt problems.

Citizens' Advice Bureau

www.citizensadvice.org.uk

Help people resolve their legal, money and other problems by providing free, independent and confidential advice and by influencing policymakers.

Step Change

www.stepchange.org

Step Change is a charity that helps people with money problems. Call their free advice line on **0800 138 1111**

My Money Steps

www.mymoneysteps.org

My Money Steps have a free advice service that you can call. To speak to someone, ring **0800 808 4000**

This booklet was made by those who need accessible information working with btm.

For more information or extra copies please contact:

btm

the home of accessible information



11-12 Eldon Place

Bradford BD1 3AZ

Telephone: 01274 848150

SMS / Text: 07976 825433

E-mail: enquiries@btm.org.uk

© btm 2015 and images under licence from
Shutterstock.com. Version 020415



Bringing improvements to communities and the lives of people most in need
Making best use of Lottery money | Using knowledge and evidence | Being supportive and helpful