



Citizens Advice across Oxfordshire are braced for the busiest time of the year for debt advice.

Citizens Advice centres across Oxfordshire are expecting over 450 people to seek advice for debt concerns in January, including credit card debts, council tax arrears and rent arrears.

Analysis of national data over a 12-month period reveals that on a single day - 29 January 2019 - Citizens Advice offices helped 2,776 people nationwide. This is 24% above the daily average.

In 2017 and 2018, the busiest day for debt advice fell on 31 January, with 2,762 and 2,775 clients seeking help respectively.

This means over the past three years, one person sought help from Citizens Advice every 10 seconds on our busiest days for debt advice.

Teresa Archer, Chief Officer of Citizens Advice West Oxfordshire, said:

"There is a surge in demand for our debt advice towards the second half of January.

"We know that dealing with debt can be hugely stressful and that Christmas is often an additional burden for anyone already in financial difficulty. Citizens Advice can offer free and independent advice and support to help you deal with your debts and get back on your feet."

To help people kick off 2020 on a stronger financial footing, Citizens Advice centres across Oxfordshire are sharing their six top tips to help people get their finances in order for the new year.

Citizens Advice's six top tips to sort out your debts.

1. **Work out how much you owe** - Make a list of whom you owe money to and add up how much you need to pay each month. If you don't have your most recent statements, contact your creditor to find out what you owe.
2. **Prioritise your debts** - Your rent or mortgage, energy and council tax are called

priority debts as there can be serious consequences if you don't pay them. These should always be paid first. Separate these and work out how much you owe.

3. **Work out how much you can pay** - Create a budget by adding up your essential living costs, such as food and housing, and taking these away from your income. Any money you have spare can be put towards your debts. Citizens Advice [budgeting tool](#) can help.
 4. **Paying urgent debts** - You might have to contact priority creditors quickly in urgent situations, like if you are about to be evicted. Tell them you're seeking debt advice so you can find a way forward. You could try to pay them something if you can afford to.
 5. **Paying non-urgent debts** - If you have any money left after paying priority debts, consider getting a free debt-management plan. You'll make one monthly payment to the plan provider, who will handle paying your creditors. Or contact your creditors and offer them what you can afford to pay.
 6. **If you can't pay your debts** - If you've got little or no money spare to pay your priority debts seek advice from us straight away.
1. National Citizens Advice analysed the number of people visiting Citizens Advice across England and Wales with debt queries. The period was 1 December 2018 to 30 November 2019.
 2. On 29 January 2019, 2,776 people sought help with their debt problems, compared to an average of 2,243 for the rest of the year.
- For Citizens Advice general telephone advice, visit www.caox.org.co.uk
 - Citizens Advice is made up of the national charity Citizens Advice; the network of independent local Citizens Advice charities across England and Wales; the Citizens Advice consumer service; and the Witness Service.
 - We helped 2.7 million people face to face, over the phone, by email and web chat in 2018-19. We had 29 million visits to our national website. For full service statistics see Citizens Advice monthly publication [Advice Trends](#).
 - Citizens Advice Oxfordshire are supported by more than 667 trained volunteers and 52 paid staff. In the last year, we helped 24,500 people across Oxfordshire with 73,000 issues.

Helping people find a way forward, whoever they are and wherever they are

www.caox.org.uk