



15th Feb 2021

Don't despair! Citizens Advice across Oxfordshire can help you with debt

When bills start piling up, we understand how frightening it is for people experiencing money troubles. The burden might seem overwhelming but in reality a lot can be done to turn things around. Citizens Advice have a wealth of experience in debt managing advice so please talk to us as soon as you can.

Where to start

Start by assembling your bills and make an overall list, with relevant details like dates when payment is due. Sort the bills into priority debts (rent and mortgage arrears, Council Tax, gas and electricity, tax and National Insurance – see www.citizensadvice.org/debt-and-money for a complete list. Then sort non-priority debts such as water rates, credit card debts, unsecured loans, hire purchases, etc.

Select the priority debts first and contact your creditors. Don't be afraid of this step. Many companies will be expecting you to get in touch. Often there is an understanding note on the bill with a special telephone number or web link. Approach creditors with a constructive attitude, tell them you are actively tackling your debts and consider asking them to suspend interest charges while you do so. They also might be amenable to letting you defer payment or pay smaller amounts over a longer time.

Benefits and coronavirus support

If your circumstances have changed you might be able to [claim benefits](#), or extra benefits. Citizens Advice runs a Universal Credit Help to Claim programme (call 0800 144 8444) and can guide you through all the Universal Credit application stages. If your work has been affected by coronavirus, there may be benefits and grants you can claim if you have to [self-isolate](#).

The Turn2us website at <https://www.turn2us.org.uk> will tell you which benefits you may be able to claim, and has details of grants available to those on low incomes.

Help with letters to creditors

If you need to compose a letter or email to a creditor, copy or adapt a template letter from the [Citizens Advice](#) website. One very useful letter asks creditors to give people more time.

If you have an overdraft, talk to your bank. Currently many banks are making concessions and charging no interest on overdrafts up to a certain amount. Contact your district council

about a possible Council Tax reduction. And think creatively about ways of increasing your income

Talk to Citizens Advice

If you need advice or support with any of the above, please find out more online, contact us by email, or talk to one of our advisers over the phone. Visit www.caqx.org.uk to find your local Citizens Advice service.