



July 2021

I've heard that Universal Credit is going to be cut from September. I struggle to get by as it is and I'm really worried that if I lose £20 a week, I'll get into serious debt. I'm already behind on some of my bills. What can I do to avoid things getting worse?

You're not alone in this - there is support available.

Firstly, depending on your situation, you might be able to ask to have your Universal Credit paid differently - these are called 'alternative payment arrangements'. This might be an option if you're in debt or rent arrears, among other reasons. To apply for an alternative payment arrangement, call the Universal Credit helpline on: 0800 328 5644

If you're behind on some of your bills, the first step is to make a list of how much you owe and add up how much you need to pay each month.

You now need to prioritise your debts. We have [advice on our website](#) to help you do this. Some bills can cause you more problems than others if you don't pay them. Rent or mortgage arrears, energy bills and council tax are your priority debts as there can be serious consequences if you don't pay them.

Be sure to get in touch with the organisations you owe money to. Not everyone feels confident to do this, but they might be able to help by letting you pay smaller amounts or taking a break from payments. Many organisations have put in place protections for people who've struggled to pay their bills during the pandemic.

The government-backed [Breathing Space](#) scheme could also give you extra time. If you're eligible, you could get 60 days where your creditors can't contact you, take action to make you pay, or add interest and charges to your debt. You'll need to get advice from a debt adviser first - they'll check all your debts to see if they're covered by the scheme.

Finally, it's always a good idea to have a budget - take a look at the [budgeting tool](#) on our website and make sure you're getting all the [income](#) you're entitled to.

Everyone's circumstances are different, particularly when it comes to managing personal finances. If you need more specific support or don't feel able to manage your situation alone, call our debt helpline: 0800 240 4420

Visit www.caox.org.uk to find your local Oxfordshire Citizens Advice