



10<sup>th</sup> January 2022

## **Bills piling up? 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 and any money borrowed from friends or family.)

Then sort non-priority debts such as water rates, credit card debts, unsecured loans, hire purchases, etc. Collect together all the information about your debts, such as contracts, bills and statements. Try not to worry when you see all your debts written down - the important thing is that you're sorting them out.

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 support**

If you are working age and 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.

There are also a range of benefits to help you cover some costs towards heating, council tax, TV licenses and public transport.

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

### **Energy price increases**

Citizens Advice can also check your benefit entitlements and help you to claim them if you're eligible. There are several helpful schemes like the [Priority Services Register](#) and the [Warm Home Discount](#) which saves £140 a year if you are eligible.

### **Talk to Citizens Advice**

If you need advice or support with any of the above, please talk to one of our advisers our **National Freephone Adviceline: 0800 144 88 48** or learn more [online](#). To find your local Citizens Advice office visit [www.caox.org.uk](http://www.caox.org.uk).