

I'm so worried about money... I can't think about anything else... please can you help me?



'How do I deal with my growing debt problems?'

For many the uncertainty brought about by the spread of the pandemic has led to depression and anxiety about how they will survive financially in the months to come.

While coronavirus and redundancy scored the most hits on our National Website in the early days of the pandemic, debt is now a concern for a growing number of people.

One example was Joe*, a young man living alone in private rented accommodation. With no close family living nearby, he had not seen work colleagues to chat to for a long time. His personal friends were key workers in relatively safe full-time occupations – he didn't feel he had much in common with them at present and didn't want to talk to them about his difficulties.

In March Joe had worked from home and then had been furloughed. Now he faced redundancy. When he had been working most of his money was spent on rent and some basic furniture, so he had no savings to speak of. He'd been trying to keep up the payments on his rent but had started to fall behind with other bills and it would only be a matter of time before he couldn't afford the rent either.

Joe was getting very anxious and depressed about his situation. He didn't know who to ask so, he turned to his phone and typed in 'help with debt'.

One of the organisations which was listed was Citizens Advice – he'd heard of them – seen them giving interviews on TV. So, he clicked onto the website and found:

- collecting information about your debts,
- check if you have to pay the debt,
- work out which debts you have to deal with first,
- contacting creditors
- check if you can increase your income,
- reduce your regular living costs,
- check your options for getting out of debt,
- make a plan to pay your debts.

Joe was getting more optimistic by the minute! He could read this and follow the steps for himself and all with the comfort of knowing that he could speak to an adviser as well if he needed to.

He got all his paperwork together and contacted his creditors. He was surprised to find that his creditors were pleased that he had contacted them and explained his problems at an early stage. He said that he was preparing a budget and intended to check with Citizens Advice that he had done everything correctly and could go ahead and agree a repayment plan which was affordable.

Joe looked up his local Citizens Advice website and was pleased to find that he could make a phone call to an adviser for free, impartial, confidential advice. He explained what he had done, asked if there was anything he had missed in his budget and together they worked out Joe's repayment plan.

Like many others, Joe felt relieved and less stressed after using Citizens Advice.

*Name has been changed to preserve client confidentiality

Contact us for advice

Website for advice and information: www.citizensadvice.org.uk Email us: dorking@camv.org.uk	ADVICELINE (free call) CALL 0800 144 88 48 TEXTPHONE 0800 144 8884 (Mon – Fri 09.00 – 17.00)
Citizens Advice SCAMS ACTION CALL 0808 250 5050	Local number also available for Advice: CAMV 01306 732 302 (Mon. – Thurs. 10.00 – 16.00 Friday 10.00 – 13.00)
CONSUMER HELPLINE 0808 223 1133 or chat online to an advisor on our website.	UNIVERSAL CREDIT 0800 144 84 44 – making a new claim or chat online to an advisor on our website.

Waiting times for these services may be slightly longer than usual, please be persistent and patient with us!