



# Information for people who have debt problems



Don't panic or make yourself ill over debt. Debt problems can be solved, as long as you get help - don't be too proud to ask.



## Is this you?


- I use credit to live on;
- I have received a court summons about a debt;
- I have received a letter from or been visited by Sheriff Officers;
- I struggle to pay my bills on time;
- I have a letter from a collection agency about an unpaid bill;
- I can't sleep because I am worrying about debts;
- I dread the postman coming

**Don't panic, you are not alone. Get proper help as soon as you feel you cannot cope with your debts, no matter how large or small they are.**

- Prepare a budget
- List all your income, including:
  - Your salary;
  - Your partner's salary
  - Pensions;
  - Child Benefit;
  - Working Tax Credit and Child Tax Credit;
  - Income support;
  - Maintenance; and
  - Other benefits



Could you do overtime or take a second job?



Ask for help with your debts.

## List all your outgoings, including:

- Mortgage or rent;
- Council Tax;
- Electricity, gas, other fuel and water bills;
- Property insurance;
- Phone;
- TV licence and rental;
- Car MOT, road tax and insurance;
- Life assurance;
- Pension;
- Maintenance payments;
- Food;
- Clothing and travel;
- Pocket money; and
- Lunches for work and school.

If you have money left over, you have money to pay your debts. If you don't have money left over, perhaps you could change your spending habits or increase your income.

## Ways to increase your income

- Are you claiming all the benefits you are entitled to?
- Could you do overtime or take a second job?
- If you have children, you could claim maintenance through the Child Maintenance Service (this is replaced the Child Support Agency for new cases from 25th November 2013)

## Some do's and don'ts

- Ask for help for your debts. Get in touch with a debt adviser, who will talk you through your problems;
- Try to increase your income rather than waste time and energy on worrying about your debt problems;
- Don't try to borrow your way out of debt – it just makes matters worse;
- Don't make offers to pay your debts unless you are sure that you can afford them;
- Don't allow collecting agents to intimidate or frighten you;
- Don't ignore the problem and hope it goes away;
- Don't panic or make yourself ill over debt. Debt problems can be solved, as long as you get help – don't be too proud to ask.

## If you need help

We have a debt advice service. You can phone us on 01294 310456, between 9.00am and 4:45pm Monday to Thursday and 9.00am and 4.30pm on a Friday.

# Useful contact numbers

## Area housing offices

### **Beith and Dalry Housing Office**

01294 835355 / [dalryhousing@north-ayrshire.gov.uk](mailto:dalryhousing@north-ayrshire.gov.uk)

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### **Irvine Housing Office**

01294 310151 / [irvinehousing@north-ayrshire.gov.uk](mailto:irvinehousing@north-ayrshire.gov.uk)

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### **Kilbirnie Housing Office**

01505 685177 / [kilbirniehousing@north-ayrshire.gov.uk](mailto:kilbirniehousing@north-ayrshire.gov.uk)

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### **Kilwinning Housing Office**

01294 552261 / [kilwinninghousing@north-ayrshire.gov.uk](mailto:kilwinninghousing@north-ayrshire.gov.uk)

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### **Largs Housing Office**

01475 687590 / [largshousing@north-ayrshire.gov.uk](mailto:largshousing@north-ayrshire.gov.uk)

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### **Three Towns Housing Office**

01294 310005 / [threetownshousing@north-ayrshire.gov.uk](mailto:threetownshousing@north-ayrshire.gov.uk)

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## **Social Services Offices**

**Irvine Area**  
01294 310300

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**Three Towns Area**  
01294 605261

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**Garnock Valley Area**  
01294 684551

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**North Coast Area**  
01475 687592

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**Money Matters Helpline**  
01294 310456

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**Housing Benefit Office**  
01294 310000

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**National Debt Line**  
0808 808 4000

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**North Ayrshire Citizens Advice Service**  
Irvine / 01294 278051   Kilbirnie / 01505 682830  
Largs / 01475 673586   Saltcoats / 01294 467848

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**The Benefits Service**  
01294 310000

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**Job Centre Plus**  
New Benefit Claim / 0800 055 6688  
Find a job / 0845 6060 234

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Contact North Ayrshire Council on  
01294 310000

[www.north-ayrshire.gov.uk](http://www.north-ayrshire.gov.uk)



**This document is available in other formats such as audio tape, CD, Braille and in large print. It can also be made available in other languages on request.**

該文件還有其他形式，如語音磁帶、CD、盲文版本及大字體版本。如有需求，還提供其他語言版本。

یہ دستاویز دیگر شکلوں میں بھی دستیاب ہے، جیسے آڈیو ٹیپ، سی ڈی، بریل اور بڑے حروف کی چھپائی میں۔ درخواست کرنے پر یہ دستاویز دیگر زبانوں میں بھی مہیا کی جا سکتی ہے۔

ਇਹ ਦਸਤਾਵੇਜ਼ ਹੋਰ ਰੂਪਾਂ ਵਿਚ ਵੀ ਮਿਲ ਸਕਦਾ ਹੈ, ਜਿਵੇਂ ਸੁਣਨ ਵਾਲੀ ਟੇਪ 'ਤੇ, ਸੀ ਡੀ 'ਤੇ, ਬ੍ਰੇਲ ਅਤੇ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ। ਮੰਗ ਆਉਣ 'ਤੇ ਇਹ ਹੋਰ ਬੋਲੀਆਂ ਵਿਚ ਵੀ ਦਿੱਤਾ ਜਾ ਸਕਦਾ ਹੈ।

Ten dokument jest do uzyskania w różnych formatach: na taśmie dźwiękowej, płycie CD, brajlem i dużym drukiem. Na żądanie, można go także otrzymać w innych wersjach językowych.