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**Are you struggling with debt? **

**Being in large amounts of debts can be really worrying. Here are some tips from Wealden Citizens Advice on how you can take action:**

* **Check your bank balance on a regular basis -** knowing your spending patterns is the first step to managing your money
* **Work out your budget -**by writing down your income and taking away your essential bills such as food and transport. If you have money left over, plan in advance what else you’ll spend or save. If you don’t, look at ways to cut your costs
* **Pay off more than the minimum -** If you’ve got credit card debts aim to pay off more than the minimum amount on your credit card each month to bring down your bill quicker
* **Pay your most expensive credit card sooner -** If you have more than one credit card and can’t pay them off in full each month, prioritise the most expensive card (the one with the highest interest rate)
* **Prioritise your debts** - If you’ve got several debts and you can’t afford to pay them all it’s important to prioritise them. Your rent, mortgage, council tax and energy bills should be paid first because the consequences can be more serious if you don't pay
* **Get advice** - If you’re struggling to pay your debts month after month it’s important you get advice as soon as possible, before they build up even further. It’s worth checking if you’re entitled to certain benefits or tax credits – visit [www.citizensadvice.org.uk/benefits](http://www.citizensadvice.org.uk/benefits) to see what help you can get. For advice about debt go to: <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/>

Wealden Citizens Advice can help! You can contact them:

* by phone – Adviceline 03444 111444
* via email at [www.eastsussexcab.co.uk](http://www.eastsussexcab.co.uk)
* or drop in at our offices in Crowborough, Hailsham and Uckfield. See our website for opening times www.wealdencitizensadvice.org.uk