

# Debt

HELPLINE - 0300 1233088

If you are struggling with debt you are not alone, there are many in a similar situation. It is never too early or too late to seek help. There isn't just one reason why debt can strike. Often it is a combination of several factors, such as: **Life changes** e.g. redundancy, unemployment, reduced income, illness, relationship breakdown, retirement.

## **Lack of emergency funds**

Even **£500.00** sitting in a savings account and built up by regular small saving can be a good buffer when times are hard. **Burying your head in the sand** Avoidance by not opening bills or keeping secret debts from those closest to you can all lead to financial crisis.

## **Living beyond your means**

A common example of using credit cards to pay for everyday purchases on a regular basis or relying on your tips ( which may not materialise ) to pay for a planned activity or purchase may all challenge your finances. There may be a gambling problem for someone within the family which becomes out of control.

## **Are you regularly worrying about money?**

Sleepless nights, difficulty in paying for basic needs and emotional or physical ill health caused by stress may all be indicators of the need to take some action. If any of the above affect you **KEEP ON READING**. It is important to take the first steps to regain control and find a way back to a debt free life. There is a great deal of free help available some of which is indicated below.

- **National debt line [www.nationaldebtline.org](http://www.nationaldebtline.org)** Is a charity that offers free advice. They have numerous fact sheets, a free helpline,

Ruth Minty Jan 2020

Charity No: 1183553 - [www.gamekeeperswelfaretrust.com](http://www.gamekeeperswelfaretrust.com)

[enquiries@thegamekeeperswelfaretrust.com](mailto:enquiries@thegamekeeperswelfaretrust.com)

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0800 808 4000 or a web chat advisor. They have a separate section covering Scottish debt law.

- **Citizens Advice** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) have a national phone line 03444 111 444. There is a great deal of online information or you could visit the local office for face to face support.
- **Step Change** [www.stepchange.org](http://www.stepchange.org) offers free advice online. A session lasts about 20 minutes. Or phone them free on 0800 138 1111 and a session will last about 40 minutes. They will recommend a range of practical debt solutions based on your individual situation
- **The Money Advice Service** [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) is an independent, impartial and free service set up by the government. It provides online or over the phone advice on freephone 0800 138 7777 The website has a section on “Taking control of debt” with information on how to speak to people you owe money to and tips to help you pay back your debt in the right order.
- **The Gamekeepers Welfare Trust** [www.thegamekeeperswelfaretrust.com](http://www.thegamekeeperswelfaretrust.com). Helpline 0300 123 3088 which as always is there to help and support you or your family members. You can always make our volunteers your first step in addressing your financial difficulties. We can help guide you and support you as you move towards improving your situation.

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