

## February / March 2007

### Release... HAPPY NEW YEAR (or is it?)

With Christmas now over the real cost of it may be beginning to bite and we may ask 'what should I do?' Money worries affect nearly all of us.

If you find that you are falling behind with your bills and worried about how to pay your credit debts, you are not alone, many people will be going through the same thing, and most of us just put a brave face on things and 'muddle along'.

Remember some golden rules:

- > Don't ignore the problem; it won't go away and the longer you leave it, the worse it will get.
- > Don't borrow money to pay off your debts without thinking carefully. Get advice first.
- > Create a personal budget to send to your creditors, when you tell them about your difficulties.
- > Make sure you tackle your priority debts first, for example, debts which could mean losing your home or having your gas or electricity cut off.
- > Contact everyone you owe money to and make arrangements to pay a reduced amount that you can afford on your credit debts.
- > Do contact us for advice about any difficulty you have in dealing with your debts, etc.

**For free, confidential and non-judgemental advice on creating a budget and dealing with debts, contact RELEASE on 01773 306289 or 07854 296344.**

Or see us online: [www.releaseonline.org.uk](http://www.releaseonline.org.uk)

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