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Release... by Paul Stears

With Christmas now well and truly over, however well intentioned we were, we probably spent more than we wanted to, and the real 'cost' of it may be beginning to bite! You may be asking the question '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 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'.

So what do I do if it has all gone wrong?

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.
- Work out your 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.

STOP PRESS

FREE MONEY AND DEBT ADVICE 'DROP-IN'

WEDNESDAYS

10am to 2pm at

The Cyber Café, South Normanton.

For FREE, confidential and non-judgemental advice on creating a budget and dealing with debts, contact:

RELEASE (Financial) Charitable Trust
on **01773 306289** or **07854 296344**.
www.releaseonline.org.uk

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