



## Debt advice in BSL

- Hello and welcome to this Citizens Advice video on debt advice.
- This video is intended to give you basic advice about what to do if you find yourself owing money. This film is only an introduction to debt problems. If you need more information or advice, go to the Citizens Advice website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or to your local Citizens Advice bureau.
- You can find your nearest Citizens Advice bureau by searching online at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Being in debt can mean very different things. Maybe you have lost your job and can't keep up payments on your home or loans. Maybe your credit card debts have run up, or maybe you are having problems with paying your council tax or utility bills such as gas and electricity.
- Payday loans are short-term loans for small amounts of money. They can be easy to get but interest rates are very high. You can get them from high street shops and internet sites. They are an expensive way for you to try and deal with any temporary debt problems. There may be other ways for you to sort out your short-term money problem so think about the alternatives before you borrow
- The key to debt problems is to deal with them sooner rather than later. Putting off sorting out money issues can make things worse. So try and talk to someone at a free, independent and confidential service as soon as you can, such as at a Citizens Advice Bureau.
- Not all Citizens Advice Bureaux have advisers who can use BSL. But when you come in to a bureau you can ask to book an appointment with an adviser and ask for an interpreter. Or you can come with a friend or a colleague if you feel more comfortable.
- When you arrive at the bureau for an appointment, make sure you have any letters, statements and contact details of the people you owe money to. You also need to bring evidence of income and how much you spend a month. You should also bring in any information about what benefits you might receive.
- When you meet your adviser, they can help work out your priority debts. These are debts that should be dealt with first. These include your mortgage, rent, utility – that is, gas, electricity and water - or council tax bills. Sometimes it can be fines and court arrears. The

adviser will help you go through what you owe and what you can afford to pay back, and if you feel unable yourself, help you deal with the people you owe money to. This might mean talking to the people you owe money to, helping to write letters for you and filling in forms.

- The adviser can also help with non-priority debts. You can't ignore these debts, but you don't need to deal with them as a first priority. These include debts such as loans, overdrafts, credit cards, catalogue and store cards and phone bills.
- The adviser will then go through the different options available to you. This might include looking at ways to increase your income, and making sure you're claiming all the right benefits and tax credits you're entitled to.
- And it also could mean finding a long-term way of dealing with your debts such as a management plan, or bankruptcy. It may sound scary, but your adviser will explain everything carefully and clearly to you, so you will know what your options are.
- At the end of the meeting, you will have a plan of how to move forward. You may have to come back and see the adviser again for more help, but each case is different, so don't worry if you don't have another appointment.
- Many people fall into debt for many reasons – so don't feel you're alone. Losing a job, breaking up a relationship or being ill can put many stresses on your financial life, and it happens to people from all walks of life.
- The key is to get help as soon as you see a problem coming up and take control.
- Try not to panic. Come in and talk to someone at Citizens Advice. It may take a little time, but we are here to help you find a way forward.

This information is produced by Citizens Advice, an operating name of The National Association of Citizens Advice Bureaux. It is intended to provide general information only and should not be taken as a full statement of the law on the subject. Please also note that the information only applies to England and Wales.