**Question:**

I’ve got three kids, and as usual, my finances are not in good shape ahead of Christmas. I’m on a low income so had to put some purchases on a credit card. I have been trying to pay it off but I’m already behind on other bills. I haven’t been able to pay my council tax in three months and received payment reminders from my energy provider. What should I do?

**Answer:**

First things first, work out how much you owe - make a list of who you need to pay each month and how much. If you don’t have your most recent statements, you can contact your creditors to find out.

Make sure you are getting all the income that you are entitled to. For example, you may be entitled to tax credits to top up your income or help with child care, housing costs or school meals.

Create a budget by adding up essential living costs, such as food and housing, and take these away from your income. Any money you have spare can be put towards your debts. Citizens Advice’s budgeting tool, found on its website, can help.

Your council tax, rent or mortgage, and energy are priority debts as there can be serious consequences if you don’t pay them. These must be paid first. Separate these and work out how much you owe.

As you’re already in arrears with your council tax, you must act quickly and contact your council to arrange an affordable payment plan. You can also contact your energy supplier to help you sort out a payment plan that works for you. They must help you do this and you can get help from your local Citizens Advice if they don't. To cut your future bills you should make sure you're on the best deal you can get. Use a price comparison tool to check.

For further help working out your budget, negotiating with creditors or checking which benefits you’re entitled to, contact your nearest Citizens Advice by phone, online or face-to-face.