

## New Year – Why not Spring clean your finances



With household costs such as petrol, fuel bills and inflation expected to rise in 2017, now is a good time to spring clean your finances.

If you are worried about your bills or simply want to get a better grip on your finances, South Worcestershire Citizens Advice offers a free, confidential Money Advice Service which can help people to sort their bills and work towards a long-term sustainable plan to clear their debts. In addition, we can help anyone look at ways to boost their household income and/or reduce expenditure such as getting a better deal on their energy supplier which can potentially save several hundreds of pounds per year.

If bills are starting to be a problem, first off, you should try and draw up a list of who you owe money to, how much you owe, and which of these are 'priority debts'.

Priority debts include your rent or mortgage, gas and electric, and council tax. These debts should always be paid first as delaying payment can have serious consequences such as having your energy supply cut off, or losing your home. You can use any spare income to tackle your credit cards and personal loans based on a personal budget.

Contact your local Citizens Advice office for help working out how much you can afford to repay, you'll need to compare your monthly income to your essential outgoings and see how much money you've got leftover to put towards your debts. If you want to tackle this yourself, Citizens Advice has an on-line budgeting tool which can help.

For more guidance on dealing with your bills and budgeting, go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact South Worcestershire Citizens Advice.

For further information and advice, contact your local Citizens Advice Bureau or see [www.adviceguide.org.uk](http://www.adviceguide.org.uk).

**Upton-upon-Severn CAB**, The Library, School Lane.

Fridays 10.00 am to 12.00 pm.

Malvern Bureau open:

Mon, Tues, Thurs and Fri      10 am - 4 pm

Telephone: (01684) 563611

CAB also has a team of three Community Liaison Volunteers (CLVs) covering rural parishes in the south of the district.. They are acting as a first point of contact and link to CAB advice services and can be contacted as follows:-

Berrow, Bushley, Eldersfield, Holdfast, Longdon, Pendock and Queenhill – Philippa Pipe – 07512797212 - [pcpipe@icloud.com](mailto:pcpipe@icloud.com)

Castlemorton, Birtsmorton & Welland – Liz & Neville Mills – 07592 055998 [neville\\_liz.mills@btinternet.com](mailto:neville_liz.mills@btinternet.com)

Liz and Neville Mills are also available at St. James Church Hall, Welland, on Tuesdays 10.00-12.00