



Have a debt free New Year!

With Christmas around the corner it can be an exciting and expensive time of year. But try not to give yourself a debt hangover in the New Year – here are a few ways you can avoid problems at this time, making sure your bills don't get out of control.

Citizens Advice can give practical help tackling debt problems regardless of size or complexity. This includes looking at a range of solutions to manage bills, debt management plans, debt relief orders, dealing with court papers etc.

If you are worried that your home may be at risk because of rent arrears, Citizens Advice can also help with this to sort out priority debts, you can drop in to one of our services, contact us by calling 01684 563611 or emailing: enquiries.malvern@citizensadvice.org.uk

Borrowing

Before taking out a loan make sure you do some shopping around so that you don't get stung by very high interests' rates. If you don't have the best credit history a Credit Union might be a good option for you.

Finally – Don't get bitten by a Loan Shark!

Illegal money lenders or Loan Sharks will take advantage of people this time of year offering cash loans without paperwork often at high rates of interest and even threatening people when they miss payments. If you have been contacted by a Loan Shark call the Illegal Money Team on 0300 555 2222 or email reportaloanshark@stoploansharks.gov.uk

For further information and advice, contact your local Citizens Advice Bureau or see www.adviceguide.org.uk.

Your local Bureau – South Worcestershire Citizens Advice Bureau at Malvern Heights, Chequers Close, Enigma Business Park, Malvern, WR14 1BF is open: Mon, Tues, Thurs & Fri 10 am - 4 pm

Wed (Specialist Debt Advice - by appointment) Tel: 01684 563611