



Four-step guide to dealing with debt and stress

1. Spot the signs of debt stress

Does thinking about debt make you feel sick or worried, are you struggling to sleep, feeling withdrawn from friends or family and finding it difficult to concentrate?

2. Talk to someone you trust

Do you have a family member or friend you can talk to in confidence? You might feel uneasy about talking to your loved ones about debt. However, talking to someone you trust can help you feel less alone so try and start the conversation.

3. Get in touch with StepChange for advice

Our expert partner: StepChange is here to support you. By getting free and confidential advice, you can take control of your situation. Their advisors help thousands of people a year.

4. Let your creditors know that you need support

If debt stress is affecting your ability to pay your bills or debts, it's important to let your creditors know which StepChange can help with.



Need help with debt?

StepChange's online debt advice service is available 24 hours a day 7 days a week, at a time that suits you by visiting www.stepchange.org

Online debt advice service

Available 24 hours a day, 365 days a year

0800 138 1111

Monday to Friday 8am to 8pm and Saturday 8am to 4pm