
Arhag Debt Advice Leaflet

How to handle your debts

Keep calm

If you are behind with payments to someone you owe money to, including Arhag, they have the legal power to try to get their money. What action they can take depends on the type of debt and some debts are more serious than others. These debts may be for rent, utilities bills, council tax. Credit cards, vat, fines., TV licence, catalogue, housing benefits overpayments or money borrowed from family and friends.

Ignoring the situation will only make things worse.

Get help

If you are behind with your rent you need to respond quickly to our telephone calls and letters and come to an arrangement with us to repay the arrears. If you don't it could end up in court. The court may issue a Possession order which will bring your tenancy to an end.

It is always important to talk to your housing officer explaining your circumstance and reasons why you are behind with your rent payment. Your housing officer may be able to reach a payment arrangement with you to cover your weekly rent obligation as well as reduce your arrears. We have various supports available to help you deal with the situation.

Independent Advice Agencies

Community Links

Community Links is an independent charity specialising in providing support to adults and families in a wide range of issues. We can refer you for help with advice on resolving housing benefits issues, renegotiate repayments with bank, credit card companies or help with benefits or grants.

Remember that they are there to help you, not to judge you.

Toynbee Hall

We help a wide range of people, providing free advice, helping people make their money go further, raising the aspirations of young people, and improving people's health and wellbeing.

A referral to Toynbee Hall with help with budgeting, understanding how to negotiate a better and affordable repayment figure and equip you with ways of managing your money

You can also contact:

National Debt Helpline
Telephone 0800 138 1111
www.open.gov.uk

They can offer you over the telephone advice on your finances. The service is government funded.

Citizens Advice Bureau
www.adviceguide.org.uk

A word of caution

Be aware that debt management companies offering to help people dramatically reduce their debts may charge very high fees which will add to your overall debt.

You may be charged an additional administration fee each month.

Loan sharks are illegal moneylenders who often charge very high interest rates - check if a company is licensed and how to report one that isn't. If you spot a loan shark, or have borrowed money from one, you can report them anonymously

Report a loan shark

Illegal Money Lending Team - England
reportaloanshark@stoploansharks.gov.uk
0300 555 2222
Available 24 hours
Text LOAN SHARK and the lender's details to 60003