



I'm in debt or will be soon and I cannot make ends meet

This is a very stressful situation, there is no magic wand to make it go away but there are options.

Some debts will be urgent because if you don't pay these you could find yourself homeless, with no power, or have bailiff's knocking on your door. In this distressing situation you may make decisions that can lead to even more problems.

The Citizens Advice [debt and money pages](#) have a lot of information to help you move forward, including:

- how to deal with your debts, including urgent debts, and rent or mortgage problems
- be aware of the actions your creditors can take
- understand the possible debt solutions available to you.

Some of the Citizens Advice offices in Somerset have **accredited debt advisers or caseworkers** that you can speak to for free. They can help you to work through your individual situation and provide advice about how to deal with the debt problem, how to avoid losing your home and how to get your finances back into shape.

Contact Citizens Advice Somerset via our [online email advice form](#) or by calling **0808 278 7842** to explore what other support might be available for you.

Our advice team are available:

- Monday to Friday 10am to 4pm
- Thursday 10am to 7.30pm





Other free debt help

Citizens Advice Debt Helpline 0800 240 4420

National Debtline is a charity providing free and independent debt advice over the phone and [online](#). Call 0808 808 4000, Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm.

If you are self-employed or have business related debts, we recommend you contact **Business Debtline** for free and impartial advice service on **0800 197 6026** Monday to Friday 9am to 8pm or visit www.businessdebtline.org

citizensadvice Somerset.org.uk/help-through-winter