

PRINT IT. KEEP IT HANDY. MAKE A FAMILY PLAN.

1 LIST THE FACTS

Know what you owe.



List every debt

Balance, rate and due date.



Check statements

Confirm amounts and arrears.



Know your income

Write down money coming in.



Be realistic

Include household essentials.

2 PROTECT ESSENTIALS

Do not make it worse.



Housing first

Prioritise urgent essential bills.



Food and utilities

Protect basic needs.



Know consequences

Some debts are more urgent.



Seek free advice

Get help with priorities.

3 MAKE A PLAN

Small actions count.



Create a budget

See what is affordable.



Talk to creditors

Ask about hardship options.



Avoid new borrowing

Do not fill one hole with another.



Agree support

Talk to someone you trust.

4 KEEP GOING

Review regularly.



Track progress

Update balances monthly.



Set reminders

Avoid missing agreed dates.



Protect wellbeing

Debt stress can affect health.



Get help early

Do not ignore legal notices.

MY FAMILY PLAN:

Local alert source: _____ Emergency contact: _____

GETTING OUT OF DEBT — SAFETY NOTES

Keep this page with your visual quick-glance guide.

1 IMPORTANT NOTE 1

Not all debts have the same consequences. Rent, mortgage, council tax, court fines, utilities and other obligations may require different priorities depending on your country. Seek local independent advice.

2 IMPORTANT NOTE 2

Contact creditors early if you cannot pay. Ask for affordable arrangements and written confirmation. Do not promise payments you cannot sustain.

3 IMPORTANT NOTE 3

Avoid companies promising instant debt cancellation or demanding large upfront fees. Look for reputable free debt advice services.

4 IMPORTANT NOTE 4

If debt distress becomes overwhelming, talk to a trusted person or professional. If you are in immediate danger, call local emergency services.

MAKE IT PRACTICAL

Write your own local emergency number, contact details and relevant official alert service on page 1. Review the guide with your household.

OFFICIAL REFERENCE POINTS (check local rules):

moneyhelper.org.uk/en/money-troubles

stepchange.org

consumerfinance.gov/consumer-tools/credit-cards/