

Negotiate extra payments to your creditors

**Cancel any direct
debits that you might
not be able to pay**

Speak to your creditor

**Borrow money to
pay off existing debts**

**Refuse to pay because
you don't agree with the
debt**

**Tell the debt advisor
only about the debts
that are worrying you**

**Send whatever you are
paying for back**

Start or keep saving

**If you have bank debts,
get your benefits/salary paid
into a different bank before
talking to your bank about
your debt**

**Pay a company
to help sort out your
debts**

