



Citizens Advice Forest of Dean expects 31st of January to be year's busiest day for debt advice

The last day of January is expected to be the busiest day of the year for people seeking help with their debts, according to Citizens Advice Forest of Dean.

Analysis of national data from the past 12 months reveals that on 31 January 2017 Citizens Advice helped 2,800 people, 30 per cent above the daily average.

This means one person sought help from Citizens Advice every 10 seconds.

30 January was the most popular day for seeking advice online, with twice as many page views as average for the rest of the year.

Locally, Citizens Advice Forest of Dean is expecting 40 clients to seek advice on debt throughout the first month of the year.

Citizens Advice Forest of Dean provided assistance to people seeking help for a wide variety of debt concerns, including council tax arrears, catalogue and mail order, credit and store card debt, and rent arrears.

To help people kick off 2018 on a stronger financial footing, Citizens Advice Forest of Dean is sharing its six top tips to help people get their finances in order for the New Year.

Forest of Dean, Chief Officer of Citizens Advice Forest of Dean, said:

“There is a surge in demand for our debt advice towards the second half of January.

“Christmas in particular can take a heavy toll on people already struggling to make their money last and leave them with a debt burden in the new year. But this needn't become a crisis - problems can be taken care of if you seek advice early.

“The New Year is a good time to get on top of your debts, cut your costs or budget better. Citizens Advice can help you review your situation so you can make decisions that improve your financial security.”

Citizens Advice Forest of Dean's six top tips to sort out your debts.

1. **Work out how much you owe** - Make a list of who you owe money to and add up how much you need to pay each month. If you don't have your most recent statements, contact your creditor to find out what you owe.
2. **Prioritise your debts** - Your rent or mortgage, energy and council tax are called priority

debts as there can be serious consequences if you don't pay them. These should always be paid first. Separate these and work out how much you owe.

3. **Work out how much you can pay** - Create a budget by adding up your essential living costs, such as food and housing, and taking away these from your income. Any money you have spare can be put towards your debts. Citizens Advice budgeting tool can help (at www.citizensadvice.org.uk)
4. **Paying urgent debts** - You may have several priority debts and can't pay them all. Contact all your creditors to find out if you can negotiate on how much you pay, or when you pay them. Always pay first priority creditors who are taking action against you.
5. **Paying non-urgent debts** - If you have any money left after paying priority debts, consider getting a free debt-management plan. You'll make one monthly payment to the plan provider, who will handle paying your creditors. Or contact your creditors and offer them what you can afford to pay.
6. **If you can't pay your debts** - If you've got little or no money spare to pay your priority debts seek advice from us straight away.

Please note there are drop-in services at: our Cinderford office on Monday and Wednesday mornings from 10am to 12.30pm; at our Coleford office on Monday afternoons 1.30pm to 4pm; in Newent Library Thursday mornings 10am – 12.30pm; and in Lydney Library every Thursday afternoon from 2pm to 4pm. Note that the Coleford office is now located in the Main Place (Coleford Library building).

Citizens Advice is a charity which offers free, confidential and independent advice. Each area has its own Citizens Advice charity, and is dependent on volunteers and local funding. We are always looking for new volunteers, trustees and financial support.
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