

You have a serious debt problem. Please make a New Start here!

Step 1 - you need to be prepared to DO something. This is like an illness, there are cures but you need to be a willing patient!

Let's start by listing ALL of the people you owe money to (creditors) and the amounts owed.

Now consider the security of your job, your income and cost of living. Write a list of how much you spend every month.

Start thinking about what do you want to do:
Get rid of debt?
Reorganise the debt?
Buy some time?

STEP 1

STEP 2

Now that you have gathered information you may be better placed to read and understand the guides on this website.

Make a simple plan for credit cards - stop using them. Set a budget, try to stick to it. If that starts to solve your problems good! If not move to the next step.

STEP 3

If you and or partners own your own home. Consider these guides:

If you rent your home or live with someone else. Consider these guides:

STEP 4

I need a loan

I need an IVA

I don't know what I need

I need to go bankrupt

I need an IVA

STEP 5

Now you have done this why not talk to our friendly advisors? We know a lot about debts and how to deal with them. Why not call 0800 1956762 or 01289 333 125 now?

STEP 6