

# **Dealing with Debt & Coping with the Credit Crunch.**

**We're here to help.**

**Manchester CAB  
Debt Service**



**Free - Confidential - Impartial - Independent**

## **You don't have to face your money worries alone**

Trying to cope with your money problems on your own can be very stressful. You may have an overdue council tax bill or electricity bill. Loan and credit card companies may be writing to you threatening court action. You may even be worried about losing your home.

Seeking specialist money advice is the most important and positive step you can take in dealing with your situation.

### **Its never too late to get help**

**The earlier you get advice the better but it is never too late. For example, 80% of home repossessions are prevented on the day of the repossession hearing itself.**



The Citizens Advice Bureau provides a **Free, Confidential & Impartial** service.

## **We can advise you on the options you have to deal with your debt situation**

Our specialist money advice caseworkers are all trained to high quality standards and will support and assist you through the whole debt advice process:

- We will make sure that you are receiving all the income you are entitled to.
- We will make sure that you know your rights.
- We will identify which debts you owe.
- We will identify your priority debts in order to prevent repossession or the loss of your gas supply.
- We will work out your budget so that you know how much you have left to offer on your credit card, catalogue or loan debts – we can even offer token payments of as little as £1.00 per month if that is all you can afford.
- We will negotiate with your all your creditors on your behalf if necessary.
- We will also advise you of the different solutions available in your individual situation, for example, the Mortgage Rescue Scheme, Individual Voluntary Arrangements, Debt Relief Orders or Bankruptcy.

**For an appointment with one of our specialised advisers call  
Tel: 0161 834 9057**

## Contact Us

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