

SQUASHED bills

It's good to talk

Many people who are in debt, fail to get to grips with the problem soon enough.

All too often their energy is spent on getting money rather than facing up to the problem and finding a solution to deal with their current debt problems and situation.

Are you one of those who say "I'll sort things out after the holiday", or "Once Christmas is over I'll sort it" or "Hopefully next year will be a better year".

Well unless, you actively look to do something - absolutely nothing will change other than your debt situation getting worse.

Remember your debt will not go away on its own!

There are some things which you must do to at least start to take things seriously.

Talk to your bank – they'll know something is not right anyway, because of how your account is used, but if you make it known you're aware and looking to sort things out, they may be able to help.

Talk to your credit card companies – explain what the situation is; don't fall in to the trap of thinking that things will get better just by using your credit cards. **DON'T SPEND YOUR WAY OUT OF DEBT.**

Talk to your mortgage company – don't just simply not make a payment, ring them and tell them what the situation is, they'll need assurance that you're aware of the problem and that you are trying to do something to resolve it such as...Getting a job, finding more work.....

Talk to you utility supplier – it's easier to sort things with a utility supplier beforehand, for instance if you know your bills are going to be high (*because of winter*) ask to go on a payment plan. That way there will be no unexpected letters or threats of legal action for late or non-payment.

Talk to your friends and family – we're not saying tell them all your personal stuff, just be subtle and don't try to save face by buying them Birthday and/or Christmas presents you simply cannot afford. You never know, they may be glad as it means they wouldn't have to save face when they buy you presents.

If you'd like us to help and want **Squashed Debts**, then let us know by giving us a few details and we'll see if we can help...