



**h&f advice**

Ask the citizens advice experts



# Dealing with your debt

**Of course January** is usually the month that the bills really come crashing down on the doormat, but very often people try to ignore the problem. Well, if you have overspent at Christmas and tried to ignore it come the New Year, or if you've simply found your situation worsening over a number of months, now's the time to address the problem. Follow the tips below to help get yourself back on an even keel:

- First things first, don't panic, and don't bury your head in the sand. You can get a handle on your debts, but you need to be pro-active.
- Avoid borrowing further to try and pay off existing debt – this is likely to lead to more problems in the long run.
- Talk to your creditors – don't just stop payments without explaining why. Creditors can sometimes be more understanding than you'd expect.
- Sit down and work out how much you owe and how much you need to pay on your priority debts, like mortgage, rent, gas and electricity bills and council tax. Don't fall into the trap of paying whoever shouts loudest first.
- When working out how much to pay out each month, bear in mind in your calculations how much you need for food, travel to work and other everyday expenses.
- If after you've paid your priority debts and left yourself enough to live on you don't have enough to pay off non-priority creditors like credit cards, store cards etc., speak to them

and come to an arrangement about how much you can afford to pay them.

- Only offer to pay off debts at a rate you can keep up – it is easy to be panicked into offering more than you can afford.
- If you need help, or your creditors are not listening, make an appointment to see a money adviser at your local Citizens Advice Bureau. Think twice before paying for debt advice – Citizens Advice is the largest free independent money advice-giving organisation in the country, so they're used to dealing with creditors on your behalf.

Once you've got things under control, keep it that way. With a little forward thinking and organisation, you can make it a lot easier to stay on top of your finances over the coming year ahead. For example:

- Use standing orders and direct debits to meet regular outgoings such as rent/mortgage, utility bills, council tax etc.
- If you can pay for goods outright, don't be persuaded to take out credit unless it really does work out cheaper or better meets your budgeting plans.
- Try to save something every month, especially for planned spending like forthcoming holidays and Christmas.
- Set up a standing order to a savings account. You will be surprised how quickly you will forget you are saving!

To get advice on these or any other problem, please contact Fulham CAB on **0845 458 4515**, or Shepherd's Bush Advice Centre on **020 8753 5910**. Alternatively, you can get advice and information from Citizens Advice at **www.adviceguide.org.uk**



**Western Riverside Waste Authority**

## CHANGES TO PUBLIC TIP OPENING TIMES

From **Thursday, 1st March 2007**, the opening times of the CA Site at **Smugglers Way, Wandsworth, SW18 1JS** will change to:

**Monday to Friday**  
**09-00 to 16-00**

**Saturday**  
**08-00 to 18-00**

**Sunday**  
**08-00 to 17-00**

These hours will apply every day, all year round, except Christmas Day, Boxing Day and New Years Day when the site will be closed.

Opening hours of the CA Site at the **Cringle Dock, Battersea, SW8 5BX** will remain as 24 hours a day, 7 days a week.

Only closing from midnight on Christmas Eve until 06-00 on Boxing Day.

Please note that Cringle Dock is a very small site and is best utilised at off peak times.

**The rules for members of the public using vans, or cars with trailers, will also be changing to prevent abuse.**

**Commercial waste hours will not change.**

See **www.wrwa.gov.uk** for more details or call **020 8871 2788**