



Help dealing with debt



Debt is a common struggle, but it can feel overwhelming. Ignoring it won't help, so here are some tips to help lighten the load.

Tip #1: Get to know your debt

It can be scary to see it all on paper but try making a list of all your debts along with the interest rate that you're paying. Once you know who you owe and how much, you'll be able to see your full financial position more clearly.

Tip #2: Work out which are the most important bills

Some debts are more important than others – these are called priority debts and include rent, mortgage, utility and council tax arrears. It's important to deal with the priority debts before deciding what to do about your other debts. Once you've sorted those, you'll know if you have money left to deal with the non-priority debts.

Tip #3: Remember you are not alone

It can be very stressful thinking about money and payments you need to make. Remember that asking for help is the first step towards getting rid of the worry. It might take some time, but every day is a step forward, and there are lots of organisations that can help.

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In Scotland, there are lots of free, independent, impartial and confidential money advice services, who specialise in helping people in debt. These services are there to help, so make the most of them. Visit parentclub.scot/debt to find a list of organisations who will be able to advise and support you and your family.

Debt solutions

You may have heard about debt solutions like the Debt Arrangement Scheme – but how do they work and how can you apply? Visit parentclub.scot/debt to find more information.

