



**PADDOCK WOOD
COMMUNITY
ADVICE CENTRE**

Money & Debt

Have your finances been affected by coronavirus? Perhaps you are worried about how you will pay your rent or you need help budgeting? You might be threatened with bailiffs, court action or homelessness? Or maybe you simply want to feel more in control of your finances? Our five-step guide can help:

Step 1 Reach out to someone and talk about your worries

Step 2 Gather information about your debts

Step 3 Get debt advice online, by telephone or in person

Step 4 Talk to your creditors, particularly if your mental health is affected

Step 5 Start to put together a budget

How can we help?

Our experienced advisers are available to provide free, confidential and impartial advice in relation to money and debt.

We can sit down with you and draw up a financial statement using income and expenditure figures supplied by you. We can advise you how to budget. Where appropriate we can discuss options including bankruptcy, debt relief orders, debt management plans, administration orders, debt consolidation and Individual Voluntary Arrangements (IVAs). We can also advise you on whether you can access benefits or grants to increase your household income.

We are open for telephone and video appointments or email advice. We will be offering face-to-face advice (appointments and drop-ins) Monday to Friday, 9:30 – 1:30, from Monday 12 April 2021. If you need advice about budgeting, rent arrears, credit card debts, bailiffs, court action or anything else, get in touch on:

info@pwadvice.org | 01892 838619

**Paddock Wood Community Advice Centre | 94 Commercial Road
Paddock Wood TN12 6DP | info@pwadvice.org | 01892 838619**