



Dealing with money issues can feel overwhelming even during 'normal' times. This feeling is being compounded with COVID-19 as many of us face changes in our finances, triggering new money problems. Whether you were struggling with debt before COVID-19 struck or find yourself in new difficulties, help is available, and the **earlier** you can deal with any issues, the **easier** the problems will be to resolve.

Citizens Advice North Herts (CANH) understands the difficulties you face and can help you no matter how bad you feel your situation is:

- If you are falling into debt, now is the time to seek help at CANH. We help lots of people to gain back control of their finances.
- If your income has reduced because of the coronavirus, we can help check if you can claim benefits to boost your income. If you're already receiving benefits, we can make sure you are receiving the right benefits.
- Our Help to Claim service can support you in the early stages of your Universal Credit claim, from the application, through to your first payment. Help to Claim is a dedicated service from Citizens Advice. It's free, independent, confidential and impartial. Call 0800 133 8 444

### **What you can do to help yourself**

Keep on top of the news, the government has regular announcements on such things as:

- Mortgages
- Credit Cards
- Loans
- Furlough schemes
- Self-employed schemes

## Dealing with debt

If you are struggling with debt, prioritize and pay the essentials – housing (rent or mortgage), utilities (such as gas and electric), council tax, secured loans – first. These are **priority debts** as there can be serious consequences if you don't pay them. Prioritize these over non-priority loans like credit cards.

For renters, if you're struggling to pay rent, talk to your landlord straight away, explain the situation and see if you can agree an affordable plan. An adviser from CANH can help you explain things to your landlord.

If a landlord says they plan to evict you, have served you with an eviction notice, or you have letters from court, get advice from CANH urgently.

If you are struggling to pay your council tax, then contact the council and explain your situation. The council may ask you to contact CANH so we can help you.

When it comes to your utilities, you should contact the provider as soon as possible. Depending on the type of bill, they may be able to arrange a payment plan, or have schemes in place for people in financial hardship.

To cut your future bills you should make sure you're on the best deal you can get. Use a price comparison tool to check. If you're not confident in switching CANH can help you.

For other **non-priority debts**, such as credit cards, store cards, unsecured loans, work out how much you can afford to pay and inform the companies involved – help is available from CANH.

## Get a budget

Even if you're not currently in debt, working out your budget and sticking to it will help you to stay out of debt. Be honest about what you spend. Many people with good incomes get into debt and it can easily spiral. Take control now.

Create a budget by adding up essential living costs, such as food and housing, and take these away from your income. Any money you have spare can be put towards your debts. Citizens Advice's [budgeting tool](#), found on our website, can help or get in touch with CANH.

You can contact Citizens Advice North Herts on:

- 01462 689801 and leave a message
- Email via [northhertscab.org.uk](mailto:northhertscab.org.uk)
- Call AdviceLine on 03444 111 444 Monday to Friday from 10am to 4pm
- [Webchat](#) is also available.

You can keep up to date with service updates and news by following CANH on social media.

[Facebook](#) [Twitter](#) [Instagram](#)