

Debt is not a failure

Many people have debt. You can make a plan, and you have the right to ask for help.



Start with a list

For each debt, write who you owe, how much, the interest and the monthly payment.

Pay urgent bills first

Rent, energy and bills that protect your home come first.
Then choose how to repay other debts.

Debt you did not choose

Coerced debt is taken in your name by pressure, threats or tricks. It can often be challenged.

Free help is there

Debt advice services help you check debts and talk to lenders. Many are free; ask about costs first. Find one with the Find support tool.

Learn more, free: fire.elnlab.eu