



TRAINING PILL 4 • 5 MIN

Managing debt and financial recovery

- Make a clear list of your debts and pay the most urgent ones first
- Choose a repayment method and ask lenders for a payment plan
- Know that coerced debt can often be challenged, with the right advice



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Debt is not a failure

Many people have debt. What matters is a clear plan, and help when you need it.

Training Pill 4 · Manage debt and recover



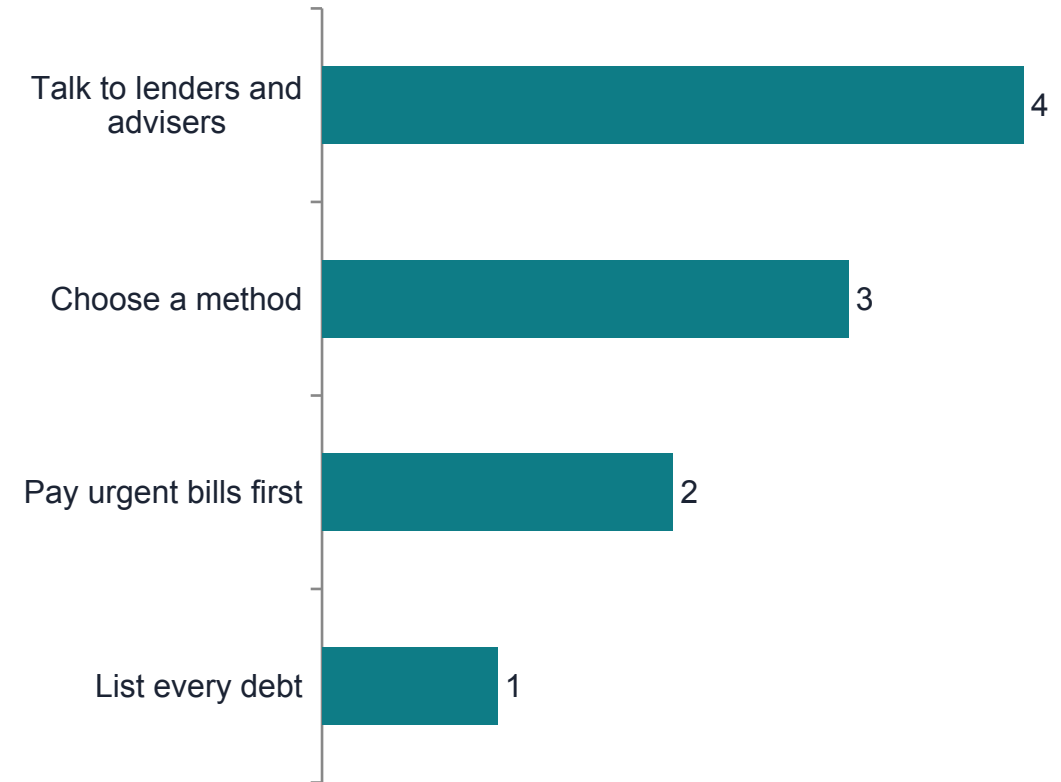
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Make a list

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



Example only: Your debt plan in four steps

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Urgent bills first

First pay what protects your home and essential services, such as rent and energy.



Two ways to repay

Smallest debt first for quick wins, or highest interest first to pay less overall.



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Talk to lenders early

Contact a lender before you miss a payment. Ask for a payment plan you can afford.



Debt you did not choose

Coerced debt is debt someone forced or tricked you into. It can often be challenged.



Debt advice

Debt advice services, many of them free, help you check your debts, prepare to talk to lenders and protect what you need.



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Your next step

Use the Debt plan tool. Then use Find support to find debt advice near you, and ask about any costs first.





TRY THIS WEEK

Write a list of every debt you know about. Mark the ones that came from pressure or that you did not agree to. Take the list to a debt adviser. Many are free.

Learn more, free: fire.elnlab.eu · In an emergency, call 112.



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