



Lewes District Citizens Advice

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Lewes District Citizens Advice expects 31st January to be the year's busiest day for debt advice.

Here are our six top tips to sort out your debts.

1. **Work out how much you owe** - Make a list of who you owe money to and add up how much you need to pay each month.
2. **Prioritise your debts** - Your rent or mortgage, energy and council tax are called priority debts and these should always be paid first. Separate these and work out how much you owe.
3. **Work out how much you can pay** - Add up your essential living costs, such as food and housing and taking away these from your income. Any money you have spare can be put towards your debts. Citizens Advice [budgeting tool](#) can help.
4. **Paying urgent debts** - You may have several priority debts and can't pay them all. Contact all your creditors to find out if you negotiate. Always pay priority creditors who are taking action against you.
5. **Paying non-urgent debts** - If you have any money left after paying priority debts, consider getting a free debt-management plan. You'll make one monthly payment to the plan provider, who will handle paying your creditors. Or contact your creditors and offer them what you can afford to pay.
6. **If you can't pay your debts** - If you've got little or no money spare to pay your priority debts seek advice from us straight away.

For information and advice, call us on 03444 111444, visit one of our offices in Newhaven, Lewes or Seaford or check out our website www.lewesdistrictcab.org.uk for further details.

Notes to editors:

1. The Citizens Advice service comprises a network of local bureaux, all of which are independent charities and the national charity Citizens Advice. Together we help people resolve their money, debt, legal and other problems by providing information and advice and by influencing policy makers. For more information please visit our website www.lewesdistrictcab.org.uk. We are also on Twitter @lewescab1.
2. The advice provided by the Citizens Advice service is free, independent, confidential and impartial and is available to everyone regardless of race, gender, disability, sexual orientation, religion, age or nationality.
3. The majority of our staff are trained volunteers, working at around 3,500 offices across England & Wales.