

## Topic of the Quarter

### January 2020: Financial Debt

If you are experiencing debt problems, or a debt crisis, know that you are not alone. The Northern Ireland region in particular is experiencing the highest levels of personal debt in the UK. It's not unusual to hold some type of loan or credit facility – however a sudden change in circumstances, or even turning to other credit providers, can result in debt quickly spiralling out of control.

Many people may choose not to seek help and try to deal with it, meaning that by the time they seek help, they may be in a crisis situation; unable to meet mortgage, heat or food bills.

If you are having financial difficulty, or are even in a crisis debt situation, it's important to remember these key things:

- Don't panic – you are not alone. Practical help is available
- No situation is too bad to be resolved – you do, however, need to speak out and seek help as early as possible
- Seek non-profit help...in other words, seek advice from reputable organisations who will not be biased, or seek to make more money by helping you
- If you are being harassed and bullied by debt collection agencies, seeking help from these organisations mean that these agencies cannot contact you for at least 30 days. This can be a huge help, giving you the space to get onto a better footing. Yet another reason to seek help as soon as possible!

**Don't wait...a few of the organisations that can help with Debt solutions are listed in our resource table available to download at**

**[www.robinson-services.com/great-minds/](http://www.robinson-services.com/great-minds/)**