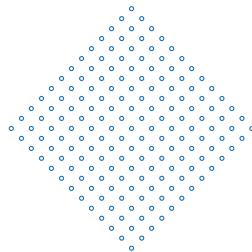


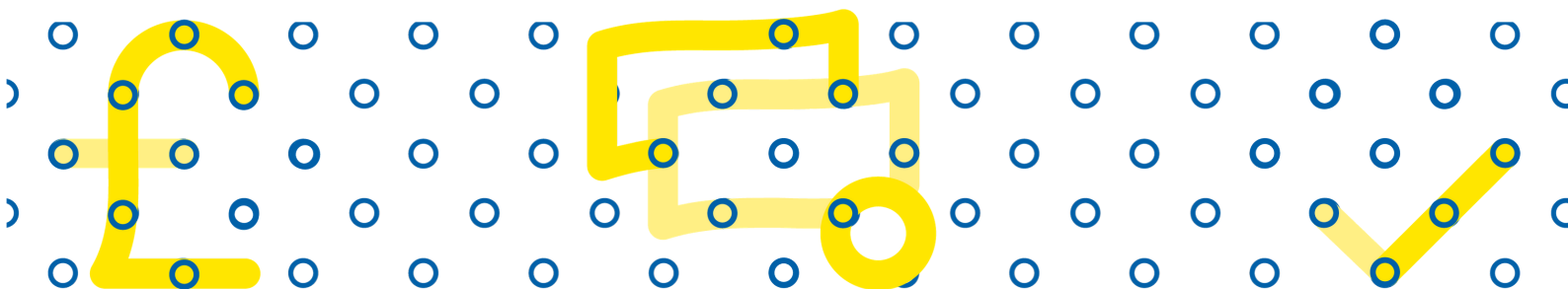
## Dealing with debt – let's talk about it

Debt is a heavy and uncomfortable word for a lot of us. And it's easy to see why – there are 8 million UK adults hiding a total of £69.6 billion in debt from their partners.[1] We know that nothing happens in isolation and many problems are intricately connected. Most stories of money troubles aren't about excess but about making ends meet. There could be a mental or physical health issue, relationship breakdown, job loss – life events like this that can happen to anyone and would throw most of us off balance.



### **So what can I do to cope better?**

“Much of debt-related anxiety can be due to a lack of support from creditors and from the individual's surrounding family, friends and employers. Debt can be a considerable burden, made worse by dealing with it alone.” [2] Remember that you're not alone in struggling with finances, especially during Christmas. Reach out to organisations providing confidential advice on what to do next. If you feel your mental health starting to suffer, it's important to address it head-on. Occupational charities like Foothold will often have funds in place to pay for mental health treatment you'd otherwise wait months for on the NHS.

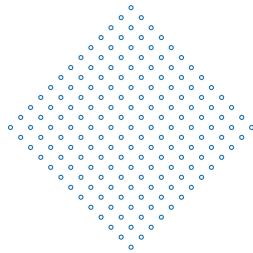


### **Do I need help and how do I go about it?**

Ask yourself these questions. If the answer is 'yes' to any of them, it may be time to reach out for support:

- Do I feel anxious when thinking about managing my repayments?
- Am I struggling to make the minimum payments towards utility bills, credit cards or rent?
- Do I avoid phone calls or letters from creditors?
- Am I unable to set aside money for any unexpected expenses?

If you think you may need help with your finances, talk to someone supportive – it's the right thing to do. Often, just talking to somebody and deciding on what to do next will ease your mind.



Foothold will help you take control of your finances. The first step is to get in touch. We know it's not easy but you'll feel so much better once you've done it. You can then talk things through with our team and plan for next steps. Our friends at StepChange are the experts on all things money so one of the ways we can support you is to explain how they can help. But if there are other niggles we can help with, we can chat about that too. We know money problems affect other areas of your life, so we have all-round support in place to help you get back on an even keel.

[1] <https://www.independent.co.uk/news/business/news/uk-debt-hidden-from-partner-credit-cards-personal-loans-direct-line-survey-a8429391.html>

[2] <https://www.mentalhealth.org.uk/a-to-z/d/debt-and-mental-health>



Email: [contact.us@myfoothold.org](mailto:contact.us@myfoothold.org)

Phone: +44 (0)20 7344 5498

