



Citizens Advice on coping with Universal Credit shortfall

This year, the month of September ushered in more ominous portents than chilly winds and dark nights: the Government reduced Universal Credit payments by £20 a week. This move could put many floundering people in a critical situation. Rising prices and the coming end of the pandemic furlough have joined other negative trends to put millions in serious debt, unable to pay vital bills and about to see life get even worse.

But, if you are in this position, remember that support and help are available and you need not suffer alone.

Take charge of your situation. Start by making a list of what you owe and add up what you need to pay out each month. This list puts your financial position clearly in front of you in black and white. Next, prioritise your debts. There is advice on the Citizens Advice website to help you do this: <https://www.citizensadvice.org.uk/debt-and-money> Some bills are more urgent than others. Rent or mortgage arrears, gas and electricity bills and Council Tax count as priority debts as there could be serious consequences if you don't pay them.

Get in touch with the companies to whom you owe money. Not everybody feels confident about doing this but the organisations expect such calls and they might be able to help by letting you pay smaller amounts over a longer period or even take a temporary payment break.

The government-backed Breathing Space scheme could also give you extra time to pay. See our website for details or www.gov.uk If you are eligible, you could get 60 days during which your creditors can't contact you, take any action against you or add interest and charges to your debt. A Citizens Advice adviser can check your debts to see if they are covered by the scheme.

If you need more specific support or don't feel able to manage your situation alone, call the Citizens Advice debt helpline on 0800 240 4420. It really helps to make personal contact with somebody who understands. You can also call our Adviceline free on 0808 278 7907 (Monday to Friday 9 am to 5 pm) or try our webchat (click on "chat with us online about debt").