Rother District Citizens Advice six top tips to sort out your debts.

To help people kick off 2018 on a stronger financial footing, Rother District Citizens Advice is sharing its six top tips to help people get their finances in order for the New Year.

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. If you don't have your most recent statements, contact your creditor to find out what you owe.

2. **Prioritise your debts** - Your rent or mortgage, energy and council tax are called priority debts as there can be serious consequences if you don't pay them. These should always be paid first. Separate these and work out how much you owe.

3. **Work out how much you can pay -** Create a budget by adding 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 can negotiate on how much you pay, or when you pay them. Always pay first 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, contact Adviceline on 03444 111 444 or visit www.citizensadvicerotherdistrict.org.uk for locations and opening times of drop in advice sessions in Rother.