

Managing Money

It's important you watch what you spend to avoid getting into debt. If you do get into debt it's important to work out why, then tackle the problem as soon as possible.

One-off item:

If this is a bill of some kind, its worth trying to make a deal with whoever is charging you. Ask if you can spread the amount you owe over 6-12 months

Spending on small things.

If you've run up a debt this way, the chances are it might have crept up on you. The only solution is to do a proper budget and stick to it.

Not enough to cover the essentials:

You will need to work out whether you can bring some more money in. Can you get a part time job? Are you claiming all the benefits you are entitled to? It's a difficult situation to be in, so try to talk it through with someone such as a personal advisor or a youth worker.

