

**Just some of the
Issues Covered:**

- Stress and anxiety
- Bullying & harassment
- Performance at work
- Managing Pressure
- Debt management
- Financial matters
- Family life
- Relationships
- Health & Well-being
- Child care & parenting
- Work-life balance
- Legal matters
- Bereavement
- Traumatic incidents
- and much more besides



Health Matters Monthly Newsletter

Issue Six

Monthly Newsletter

Dealing With Debt - *first steps to recovery !*

The amount of money owed by consumers has broken through the £1trillion barrier for the first time.

One of the most common forms of debt is caused by overspending on credit cards. If you cannot trust yourself, then avoid them. Don't be tempted by store cards as the interest rates on these are usually higher than your bank credit cards.

Being in debt is NOT something to be ashamed of. Some of us will get into financial difficulties due to a change of circumstances such as a relationship breakdown, unemployment or illness.

One major problem is that many people choose to ignore their personal debt problems.

First steps to recovery....

Admit there is a problem and that you need help.

Check your financial movements. Compile a weekly or monthly personal financial statement to get an accurate picture of your income and outgoings.

Sort out priorities. Make sure you deal with priority creditors first, those which could lead to you losing your home or fuel supply.

Contact your creditors and tell them you are having difficulties.

Be realistic. Smaller regular repayments are preferable to unrealistic offers which you cannot maintain.

Most common questions asked....

I've spent too much. What shall I do?

How can I avoid getting into debt?

I am in debt. Will my lenders get nasty?

What rate should I be paying on my credit card?

Should I consolidate my debt in a loan?

Should I save or pay off my debts?

Should I pay for advice?

Call freephone

0800 169 9952



Free and Confidential

For Free & Confidential advice, information or personal support speak to your Employee Assistance Programme (EAP), provided by PPC Worldwide, on 0800 169 9952.

(ROI 1800 409476).

Whatever your concerns, call PPC any time, day or night, for informative, impartial discussion with one of their advisers.

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