

# UNISON Welfare News

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The newsletter from UNISON Central Sussex Hospitals Branch welfare

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## Coping with the credit crunch

**The squeeze on credit together with steep price rises in everything from food, energy bills and petrol at the pumps means these are difficult times for UNISON members, especially those on low incomes. However there are steps you can take to help protect you and your family from the worst effects of the credit crunch and inflation.**

Whether you are struggling to pay your bills or simply want to health check your finances the best place to start is by drawing up a budget, listing all your income and expenditure. This will help to tell you whether you are coping or need to take action.

- Pull together all your bank and credit card statements, payslips and shopping receipts, including those for your partner if applicable.
- List all your incomings and outgoings. It is best to do this on a weekly or monthly basis.
- Work out your weekly or monthly surplus or deficit. If it is a deficit you are racking up debts and need to take action now.

Even if you have debts the situation may not be as bad as you think. You may not need a managed debt solution, just some advice on how to budget more effectively and minimize your outgoings. By re-structuring your finances, you may find the extra cash you need to meet your commitments to your creditors.

UNISON Welfare's debt advice service provided in partnership with Payplan, can provide all the advice and help you need for free. Our self-help guide will explain a budget and a debt re-payment plan you can set up on your own.

Call UNISON Welfare debtline free on 0800 389 3302 for a completely confidential chat with one of Payplan's experienced money advisers. Lines are open from 8.00 a.m. to 9.00 p.m. Monday to Friday and 9.00 a.m. to 3.00 p.m. Saturdays.

Alternatively visit [www.debtclinic.co.uk/unison](http://www.debtclinic.co.uk/unison) to access help online including our debt calculator.

The Financial Services Authority's website [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk) has a budget calculator and you can also download a free guide 'Get to grips with your money'.

## Bailiffs

**The rules about bailiffs are very complicated and if you have received notice that the bailiffs are going to come and take your goods away you should seek advice urgently.**

In many cases you don't have to let the bailiffs in and they can't force their way into your property. However, they are allowed into your property if they can enter without 'breaking in', for example, through an open window or unlocked door. This is called 'gaining peaceful entry'.

You can obtain advice and information about bailiffs from [www.bailiffadviceonline.co.uk](http://www.bailiffadviceonline.co.uk) or speak to UNISON's debt advice service or your local citizens advice bureau. You can find your local CAB at [www.adviceguide.co.uk](http://www.adviceguide.co.uk).

The fees chargeable by most bailiffs are legally regulated, but this varies between the different types of debts to collect. Sadly many bailiffs are charging fees that are very excessive.

The Government is currently looking for stricter regulations of Bailiffs.