



SupportTeam
@Veor

Help for Problems with Debt

Feeling low or anxious is a normal response when you've lost your job, been made redundant, or you're struggling with debt. You may be feeling, behaving or thinking in ways that are unfamiliar. But that does not necessarily mean you've got depression or an anxiety disorder. You can survive financial stress:

- Stay active – Keep seeing your friends, keep your CV up to date, and try to keep paying the bills. If you have more time because you're not at work, do some form of exercise – physical activity can improve your mood if you're feeling low.
- Get advice – If you're going into debt, get advice on how to prioritise your debts. When people feel anxious, they sometimes avoid talking to others. Some people can lose their confidence about driving or travelling. If this starts to happen, facing these situations will generally make them easier.
- Do not drink too much alcohol – For some people with money worries, alcohol can become a problem. You may drink more than usual as a way of dealing with your emotions or just to fill in time. But alcohol will not help you deal with your problems and could add to your stress. Get tips on how to cut down on alcohol.
- Get up at your normal time and stick to your usual routine. If you lose your routine, it can affect your eating – you may stop cooking, miss breakfast because you're still in bed, or eat snacks instead of having proper meals – Find out how to eat a balanced diet.



Help and Support Groups

- [GOV.UK](#) has information about a range of work and money-related issues including:
 - [GOV.UK: redundancies, dismissals and disciplinarys](#)
 - [GOV.UK: benefits](#)
 - [GOV.UK: court claims, debt and bankruptcy](#)
- [Citizens Advice is a good place to get information about benefits, how to deal with debt, what you're entitled to if you're made redundant and who to speak to if you're at risk of losing your home.](#)
 - [Citizens Advice: work](#)
 - [Citizens Advice: benefits](#)
 - [Citizens Advice: help with debt](#)
- [Other organisations offering helpful advice online include:](#)
 - [Money Helper, or call 0800 011 3797 Monday to Friday, 8am to 6pm](#)
 - [National Debtline, or call 0808 808 4000 Monday to Friday, 9am to 8pm and Saturday 9.30am to 1pm](#)
 - [StepChange Debt Charity, or call 0800 138 1111 Monday to Friday, 8am to 8pm and Saturday 9am to 2pm](#)
- The charity Mind has a money and mental health section on its website, which includes advice on how to manage debt.
 - [Mind: money and mental health](#)
- [Mental Health & Money Advice](#) offers information and advice for anyone struggling with money because of mental illness, or whose financial situation is affecting their mental health.
- See a GP if you're still feeling worried, anxious or low after a few weeks. Your GP can advise you about talking therapy services in your area.
- [You can also refer yourself directly to an NHS talking therapies service](#)
- Get help immediately if you cannot cope, if life is becoming very difficult or if you feel it is not worth living. See a GP, call NHS 111 or contact a helpline such as [Samaritans](#) (call free on [116 123](#)) for confidential, non-judgemental emotional support.



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Source: NHS Financial Worries