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Press Release

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Rise in bereaved seeking help from debt charity

National debt charity, Consumer Credit Counselling Service (CCCS), has seen a rise in calls to its helpline from people struggling to deal with debts after a bereavement. Most of these calls are from people who are dealing with the debts of their recently deceased spouse or partner. CCCS says that this is particularly serious when they are joint and severally liable for the credit which means that they will have to repay all of the remaining sum themselves.

Another bereaved group the charity has seen an increase in calls from is people whose parents have died. CCCS says that many have reported receiving calls from creditors eager for payment, even before the estate was put in order.

CCCS is warning people to ensure that they, and those closest to them, are prepared for what would happen to their debts when one of them dies. It says it is particularly important that people fully understand the implications of any credit agreements that they have entered into where they are jointly and severally liable.

Laura Carver, Head of Helpline at CCCS says: "Bereavement is difficult enough but finding that you have to deal with debt makes it that much harder. This is particularly so for those who have lost a partner or spouse whose income has been used to maintain debt payments.

"It is not easy to think straight at such times, but try and remember to contact your creditors about your changed circumstances as most will be sympathetic."

The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.
Its online counselling tool *CCCS Debt Remedy* is available at www.cccs.co.uk .

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Notes to editors:

1. CCCS is self-funding. Unsecured lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them through debt management plans. This allows CCCS to retain its independence and ensure that its advice is always in the best interest of the client. CCCS aims to separate the “can’t pays” from the “won’t pays”.

Media enquiries:

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