

# "WHAT IF I DON'T KNOW WHO TO PAY FIRST?"

## FOLLOW OUR THREE-STEP GUIDE TO GET THE HELP YOU NEED

Priority debts are the ones you should pay first, because the consequences of not paying them are more serious. Priority debts include rent, mortgages, utilities and council tax.

### 1 Protect your home

If you fall behind with your rent or mortgage you're at risk of eviction or repossession, so it's important to keep up with these payments if possible. Contact the lender or landlord if you're struggling to pay the full amount and ask them to agree to a temporary payment arrangement.

### 2 Avoid being cut off

If you fall behind with utility bills, such as electricity and gas, you're at risk of your supply being disconnected. If you're struggling to pay, contact the supplier – many have schemes to support people on low incomes.

### 3 Get free and impartial debt advice

If you're struggling to cover your priority bills, get debt help as soon as possible. A free debt charity, such as StepChange, will look at your income, spending and debts and provide you with advice tailored to your circumstances.

Find out more about [which debts to pay first](#) by reading the guide by StepChange Debt Charity. Visit their website: [www.stepchange.org](http://www.stepchange.org)

## STEPCHANGE DEBT CHARITY: SOLVING THE NATION'S WHAT IFs

Authorised and regulated by the Financial Conduct Authority.