

DEBT GUIDE

How we can help you

TACKLING DEBT



START LIVING AGAIN

At UK Debt Team we understand the reality of living with debt and the effects it can have on every aspect of life. Our trusted partners, can give you **free reliable debt advice**. They are here to talk to you about a **wide variety of debt solutions**, because once you find the **right debt solution for you**, you can take charge of your debt and focus on **living again**. All of our partners are regulated to give **reliable debt advice**.

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INTRODUCTION

Before we help you, here is a bit about us

WHO ARE UK DEBT TEAM?

UK Debt Team is an experienced team whose mission is to make it easier for people to find a **safe and trusted** route to debt help when it's most needed.

Founded by two industry veterans with over 20 years in the debt advice sector, UK Debt Team partners with fully regulated debt help companies who can give you personal and **reliable debt advice**.

When you are already dealing with financial pressure, the last thing you need is to question who you can trust or whether you are being guided in the right direction.

UK Debt Team exists to **simplify** the debt help process and to remove the guesswork on who you can trust.



WHAT WE EXPECT FROM YOU

Admitting to yourself that there is a problem and that you need help can be a hard thing to accept and you have done that - **you should be proud of that**.

The next step is **talking to us** and telling us about the problems you are facing. **We won't judge you**.

Every three minutes in the UK, someone reaches out for help with their debts. Due to this increase in demand for our help, we kindly ask you to **communicate with us** the best you can. Every unanswered call is time taken away from someone else who needs it.

If we call you, please try and answer it or if we send you a message, please reply when you can. By working closely with us, you will **get the help you need** faster.

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OUR DEBT HELP

Getting the right debt advice

Who is it for?

We know debt. If you have debt problems, we know how stressful it can be. You're bound to be worried and maybe feel like there is no way out. But here's the good news; Our partners can give you the professional debt help you need.

It doesn't matter who you are or where you live within the UK, people from all areas and all walks of life have already benefitted from our swift and reliable service. Our partners can give you the information and support you need to tackle your financial troubles and win your battle with debt.

How does it work?

Our service allows you to receive expert debt advice you can trust. Our regulated debt advice partners will contact you to understand the problem you are facing and will work closely with you to ensure that they fully understand what's important to you and present to you the most efficient way out of debt.

Our partners will also build a tailored budget for you, so you can see where your money is going to each month, and start to feel in control of your spending again.

You are not alone.

There are millions of people in the UK who need debt help. Debt can be a sensitive subject but there is no need to feel ashamed or embarrassed. Don't punish yourself or worry any longer; do something practical instead. Get in touch with us today.

Debt problems

If you're having a problem with your debt, you may find that your creditors write to you or call you. This can be very stressful and difficult to deal with.

It is important to remember that if you don't want to, you do not have to speak to creditors on the phone and you can ask them to write to you instead. Our partners will be able to give you debt help and advice on how to deal with your creditors.

Further action

Your creditors will only take further action against you as a last resort. But it is still important to get debt help and find out how to deal with your situation as soon as possible - the sooner is always better.

Even if court action has started our partners may still be able to help you.

Don't make it worse

It is also important that you don't borrow any more money before you speak to us. So:

- Don't take out any more loans
- Stop using your credit cards
- Don't increase your overdraft
- Don't delay getting help any longer

Our regulated debt advice partners can give you free and reliable debt advice. We will be able to help you find the right debt solution for your circumstances.

TACKLING DEBT



GENERAL DEBT HELP

General information

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Damage limitation

Before speaking with a specialist, some actions can affect your situation. It may be helpful to be aware of:

- Taking out additional borrowing
- Increasing balances on credit cards
- Using more of your overdraft
- Waiting longer before exploring support

Our regulated debt advice partners can give you free and reliable debt advice. They will do their best to find the right debt solution for your circumstances.

TACKLING DEBT



WHAT PEOPLE SAY ABOUT US

Regardless of the type or amount of debt you have, our partners can help

MA Maria
1 review GB



25 May 2024

Absolutely amazing service thank you so...

Absolutely amazing service thank you so much to Elaine, Ian and the rest of the team for helping me. I was in a right mess with council tax and I can finally sleep at night knowing nobody will come knocking at my door. Highly recommended for anyone struggling like I was

Date of experience: 25 May 2024

Maria had over £5,200 owing in council tax, £2,300 in water arrears and £1,200 in electric



Keely had £12,600 owing to the HMRC, £7,900 in credit cards and 6 other debts equating to £2,100

KF Keely Fellows
1 review GB



5 Apr 2024

Thank-you UK Debt Team!

UK Debt Team have been amazing to deal with, they've now helped me get on top of my debts and I am no longer stressed or worried every day like I used to be. Definitely recommend!! Such lovely guys to speak to and deal with, they put me at ease so much! Thank-you UK Debt Team.

Date of experience: 05 April 2024

CA Caroline
1 review GB



23 Feb 2023

I was struggling with debts badly

I was struggling with debts badly, I felt like I was drowning and didn't know which way to turn, I came across this company on Facebook and thought what have I got to lose, I got in touch and I am so glad I did! it was the best decision I made, I am now in a plan that allows me to pay what I can afford to my creditors and am on track to becoming debt free. Thanks UK Debt Team

Date of experience: 23 February 2023

Caroline had £14,000 split between 5 credit cards and could not keep up with the payments



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THE WAYS WE CAN HELP YOU

We can give you the help that you need

Before our debt partners look at debt solutions, it is really important that they understand [what your situation needs](#). Once we they this, it will allow them to tailor the advice on which option is [best for you](#).

Below are some of the ways that our partners can help you:

1

LEGAL PROTECTION

This will stop creditors contacting you, completely. There will be no more calls, letters or visits. You will be protected from any creditor or bailiff and also from court proceedings.

2

DEBT WRITE OFF Based on your debt level, it may take many years to clear your debts. There is government legislation that allows you to write off your unaffordable debt after set periods of time.

3

AFFORDABLE MONTHLY PAYMENTS

Having a standard of living is really important. There is a difference between what your creditors demand from you and what you can realistically afford.

4

DEBT CONSOLIDATION

Having multiple payments to pay each month can be difficult to manage. We can put them all under one payment which includes all of your debts.

5

FREEZE INTEREST AND CHARGES

Having high interest debts can be expensive. We can freeze all interest and charges giving you piece of mind that you are clearing the balances and not the interest.

TACKLING DEBT



UK DEBT TEAM
INSPIRING CHANGE

LETS TALK

Call us on **0161 388 7597**

WhatsApp us: [Click here](#)

Opening times: **8am – 8pm weekdays & 9am – 3pm Saturdays**

Email: **hello@ukdebtteam.co.uk**

Website: **www.ukdebtteam.co.uk**

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