

Keeping tabs on debt

Use this document to check which of your direct debits and standing orders are essential and which are not.

Are you paying for services you don't use or need? Take a close look at your non-essential spending:

- get a list of your direct debits and standing orders from your bank
- decide which services you are going to keep
- don't cancel anything for essential services
- list which services you could consider cancelling
- contact the services to find out what notice period you need to give them, and if there are any cancellation charges.

Direct debit/ Standing order	Amount	Cancellation charge	Notice period	Date cancelled



Specialist support on housing advice

A Shelter and Citizens Advice service. DCLG funded.



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Registered charity in England and Wales (263710) and in Scotland (SC002327).

Credit reference reports

Working out who you owe money to may be easier if you get a copy of your credit reference file from any of the three main credit reference agencies (a statutory credit report costs £2):

Experian – 0844 481 0800 – www.experian.co.uk

Equifax – 0844 335 0550 – www.equifax.co.uk

Callcredit – 0845 366 0071 – www.callcredit.co.uk

Further advice

You can get further advice from a local Shelter advice service or Citizens Advice bureau, or you can ring one of the following telephone helpline services for people in debt:

- National Debtline – 0808 808 4000
- StepChange – 0800 138 1111
- Debt Advice Foundation – 0800 043 4050