

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 payments 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



Credit reports

A credit report will show who you owe money to. You can get a copy of your credit report from a credit reference agency. They must give you a one-off statutory credit report for £2. Some credit reference agencies including [Experian](#) and [Equifax](#) will offer you one month's free access to your credit report and then charge a monthly fee for on-going access and additional services. Cancel your subscription if you don't want to be charged after the free trial period expires.

You can get your credit report free for life from [Noddle](#).

Some lenders also offer free credit reports so ask your bank or building society if they will do this for you.

Debt advice helplines

You can get debt advice from one of the following free telephone helplines:

- [National Debtline](#) – 0808 808 4000
- [StepChange](#) – 0800 138 1111
- [Debt Advice Foundation](#) – 0800 043 40 50

Further advice

You can get further advice from england.shelter.org.uk/housing_advice, local Shelter advice service or local Citizens Advice. If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on **0808 800 4444** for advice and information on your options.*

*Calls are free from UK landlines and main mobile networks.

Note
Information contained in this factsheet is correct at the time of publication. Please check details before use.