Mintago

Debt Awareness Week 2026

10 things everyone should know about debt

1. Debt happens!

If you're struggling with debt – remember: you're not alone. Don't beat yourself up about it. Talk to someone instead.

2. FREE advice is available

Speak to StepChange, National Debtline or Citizens Advice if you're struggling.

3. It's better to know what you owe

Review your outgoings so you know where you stand, and where to start.

4. The sooner you act, the better

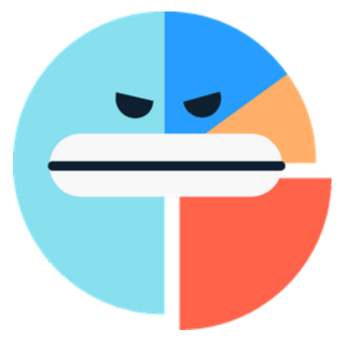
Don't bury your head in the sand. Thanks to interest payments, the best time to act is right now.

5. Focus on high-interest debt first

Clear the rest of your debt faster by reducing how much you're wasting on interest payments.

6. Beware of quick fixes

Payday loans and debt consolidation can make things worse – always get advice first.



7. Small changes add up

Free up some cash by reviewing smaller expenses.

8. Lenders can offer help

Always speak to your lender if you're struggling to pay on time. They may have support available.

9. Talking helps

Don't suffer in silence. Talking to a friend, colleague or family member can help you work out what to do next.

10. Everyone needs savings

Debt-free? Focus on an emergency fund for unexpected expenses