



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

