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Debt advice - how do I apply for help?

If you're having problems with your debts, finding suitable advice as fast as possible is important. However, actually getting debt help can be fairly straightforward: you may just have to pick up the phone and speak to a professional debt adviser, or fill in a form and ask them to call you.

Having said that, there's a lot of different debt approaches available - and which option is best for you all depends on your personal circumstances. Talking to an expert can really help you weigh up the pros and cons and decide on the approach that'll work for you.

Debt is not the same for everyone: different situations can require very different solutions. Some people may just want a few tips so they can plan a successful budget, to make staying on top of their finances simpler. Others may have more serious debt problems and require personal guidance to help them find an affordable way of becoming debt-free.

Many people find the internet a helpful resource for getting basic advice. Most of us have computers at our fingertips these days, and using search engines and other websites could help you research what solutions are available.

Another way is through word of mouth. Debt is a common part of many people's lives, so you shouldn't feel embarrassed about talking to trusted friends, family or colleagues who have been in (or are going through) a similar situation, to find out what help they found and whether it was useful.

And it's not just the different types of advice that it's important to look at - it's also who is offering it. There are many debt advice organisations out there providing debt help and advice (from government agencies to charities & [professional debt advisers](#)), so it's a good idea to look around and find out what other people have to say about them.

Once you've decided on the approach to take and which organisation is most appropriate for you, you can usually just fill in a form or phone them to begin the process of regaining control of your debts.