

Debt – it's all we seem to hear about! Now for the good news!

It's not surprising that all we seem to hear about is debt, when the numbers of people in debt is rising, the amount we owe is rising, the number of people going bankrupt is rising ...and the Citizens Advice Bureau gets busier and busier, seeing clients with debt problems.

Debt problems crop up for all sorts of reasons, such as ill health, lost jobs and relationship break-ups. Sometimes people seem to be the authors of their own misfortunes, though when we come to give advice we can see that's too easy a response to the problem.

So what helpful responses are there around?

The government Department of Trade and Industry (DTI) has set up a Financial Inclusion Fund (FIF) and now there are many more caseworkers in Citizens Advice Bureaux able to advise on debt.

We'll be welcoming our own specialist FIF team to the Bureau in September. Working alongside the Money Advice Team, the FIF caseworker will be part of the Bureau's drive to help people manage their money better.

The Money Management courses are certainly helping people to budget better and stay out of the red. (Phone York 623648 to book onto one of these free courses.) And of course we have our Housing and Debt Project, advising people whose finance problems put them at risk of losing their homes.

So there's lots of good news about and it could be time to start feeling positive about debt. People could stop dreading the unexpected phone call – is it the bailiffs? – and they could start opening those buff envelopes again, too.

If you face up to your finances you can get them sorted, and York CAB is standing by to give you a hand.