

Debt Problems?

Advice for individuals or businesses



Paying council bills

To fund vital services the council has a duty to collect all the money it is owed.

If you owe money for a council bill

You may have a bill for many reasons. Your bill / statement will tell you what you have to pay for, how much you owe, when it is due and how you can pay.

You can view and manage your Council Tax bill and your Wigan and Leigh Housing rent account online by registering for your MyAccount at

www.wigan.gov.uk/MyAccount

Using your MyAccount for Council Tax you can sign up to pay by Direct Debit, make a payment, change your instalment date, tell us about a change and tell us if you are having trouble paying. We can get back to you by email so you don't need to wait in a telephone queue.

How to pay your council bill?

There are many different ways you can pay. To find out how go to **www.wigan.gov.uk/payit**

Your bill or statement will also have information about how to pay.

Make sure you quote your correct reference number when making your payment. If you quote the wrong reference, your payment may not reach your account on time.

Having trouble paying a council bill?

Contact us as soon as you know your payment will be late or you cannot make your payment. Your bill / statement will tell you how to get in touch with us and we can usually help you to agree a payment arrangement and avoid further recovery action. For your Council Tax bill the easiest way to get in touch is through your MyAccount.

Need a helping hand?

Do you need help with money or other problems?

There are many local and national organisations ready to give you free help and advice.

See the 'Help for individuals' section of this leaflet for organisations that can help you with money, housing and benefit problems.

You can get more information about some of these organisations and the help they offer at **www.wigan.gov.uk/moneyadvice**

Beware

You don't need to pay for the help and advice given by the organisations listed in this leaflet. Beware of an organisation that charges you for the same services you can get for free.

Avoid doorstep loan companies. Their interest rates can be extremely high.

Don't be excluded

Get in touch with those you owe money to as soon as you can. You can nominate a friend or representative to help you if you find it hard to manage it yourself.

In a crisis?

If you find yourself in a crisis our Local Welfare Support Advisors can help support customers to:

- access financial help and advice
- gain appropriate referrals e.g. food parcels, white goods
- build self reliance.

To speak to a Local Welfare Support Advisor ring 01942 705221

Get online

If you don't have a computer at home, you can use one for free at your local library or Life Centre.

Free courses are available to help you get online and make the most of it. We can help you access the internet, introduce you to email and use online forms. Computers and the internet can help you:

- Keep in touch with family and friends
- Manage your money
- Search for jobs
- Apply for Universal Credit and other benefits
- Learn more about the things that interest you

For more information and to get on a course go to www.wigan.gov.uk/getonline

For more information about money, benefits and where to get advice go to www.GOV.uk

Or to find out more about available get online courses contact us on 01942 489009

Help for businesses:

Business Debt Line

Free confidential advice for businesses, including a step-by-step guide: www.bdl.org.uk
0800 197 6026



Help for individuals:

Age UK

Debt and benefit advice
www.ageuk.org.uk
0800 169 6565

Citizens Advice Bureau

Debt, housing and benefit advice
www.citizensadvice.org.uk
0844 826 9713

Christians Against Poverty

Debt advice
www.capuk.org
01274 760 720

Money Advice Service

Support to manage your money better
www.moneyadviceservice.org.uk
0300 500 5000

National Debt line

Debt advice and guidance
www.nationaldebtline.co.uk
0808 808 4000

Stepchange Debt Charity

Debt advice and guidance
www.stepchange.org
0800 138 1111

Unify Credit Union

Support to manage your money better including help with setting up a bank account
www.unifycu.org
01942 701706

Welcome Credit Union

Support to manage your money better
www.welcomecreditunion.co.uk
01942 828702

For more information please visit www.wigan.gov.uk

We can provide this information in other languages and formats on request.