We all know that circumstances can quickly change, so if you find yourself in a situation where you think that you may not be able to make your next repayment or you are struggling with the amount that you need to repay, there are things you can do.

**Talk to your Agent**

Your Agent is there to help you through times like these. They understand your situation and are there to work with you to get your repayments back on track. You should get in touch with your Agent as soon as you feel that you may not be able to make your repayments due to a change in circumstance. This way we can start helping you as soon as possible.

**Talk to us**

If you don’t feel comfortable discussing your money issues with your Agent or you can’t get in touch with them, then you can contact Phil Carey directly on 01642 850022

We appreciate that the last thing you need when struggling to pay on time is additional charges or fees. So you’ll never be charged if you miss or make a late repayment.

**Independent Advice**

If you are worried about debt or would like more information on how to manage your money, there are a number of free, independent organisations which can help.

Below is a list of organisations that can help you if you require additional support with the management of your account:

Step Change Debt Charity offers free, confidential advice and debt support, and are a registered charity. www.stepchange.org

Money Advice Service can offer you free independent, impartial and confidential debt advice. www.moneyadviceservice.org

National Debt Line offers free, confidential debt advice. This is a service run by Money Advice Trust www.nationaldebtline.org

Shelter offers advice and practical assistance on any housing issues you may have. http://www.shelter.org.uk/

Citizens Advice offers a wide variety of advice on help with debt, mortgage problems, benefits and also probate. https://www.citizensadvice.org.uk/

Samaritans are there is you need someone to talk to at any time and in your own way. http://www.samaritans.org/

Mind provide support and advice to anyone experiencing a mental health problem including money issues. http://www.mind.org.uk

Please note, we do not receive a fee from these third parties for recommending them, we’re simply trying to assist you, and help find a solution. However, Provident cannot be held responsible for the content on the external site