

Relieve the Pressure Prompts

Week 9 - Finances & Relationship Well-Being

CONVERSATION PROMPTS: JAN 9TH - JAN 15TH

Now that Christmas is over the true hangover begins as we head towards Blue Monday - when the true cost of Christmas becomes reality. Debt is often associated with anxiety & depression, which can put strain on relationships. It is normal to feel nervous, embarrassed or overwhelmed when discussing your debts but tackling the issue sooner can improve your financial situation, mental health & relationships. Here are some questions to help guide the conversation;

1. How much do you/we have coming in each week/month?
2. How much do you/we owe and to who?
3. When are the bills due? Are any bills overdue?
4. Do you/we need to get help with this or can you/we do this alone?
5. How are you/we feeling about this?



WHAT NEXT?

For a range of tips, tools & videos to support you to 'Relieve the Pressure' on your relationships this winter, visit;

Relateni.org

Advice NI also offer Free, Independent and Confidential Advice.

Freephone;
0800 915 4604

Email;
advice@adviceni.net

TOP TIPS TO RELIEVE THE PRESSURE THIS WEEK

- Debt can be overwhelming and it is never too late to seek debt advice. A professional debt adviser is non-judgemental and they will assist you in dealing with your debt and empower you to take control.
- Discuss how you are feeling with your loved ones or those you trust. Involving others and talking to them can help you to relieve some of the pressure and burden you are feeling.
- Create a budget so that you know how much you have coming in and where you are spending your money.
- Once you have worked out how much is left over, you can use this to repay your debt or you can speak to a debt adviser who will go through all your options with you. Freephone 0800 915 4604.
- Speak to your lender/utility company ASAP! They may offer you a number of options to help you or if this is too daunting for you, then speak to a debt adviser who can negotiate on your behalf.