

## Debt Advice – Before You Get Into Debt!

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Ever noticed how most debt advice is aimed at people who are already in debt? True, these people need reliable debt advice more than anyone, but what if they could have avoided that situation in the first place? What if they had received 'free debt advice' before they had got into debt? This article aims to do just that.

Most of us go through times when we spend more money than we should. Maybe it's been a hard few months and you need a bit of shopping therapy to relieve some stress. Perhaps the family car needs repairing, in the same month as your sister gets married! These are all situations that many people find themselves in and if you are not careful, can lead to more serious debt problems.

A little overspending here and there isn't the problem, it's good to treat yourself. It's when that overspending continues into the next month, and then the next, and the next... Before long a few hundred pounds have turned into a few thousand, and you're struggling to meet the payments.

You may still feel that you can keep on top: "If I don't spend anything for the next few months and maybe work a few extra hours at work, I can get back on track".

This may be true, but what happens if you lose your job? What happens if the car needs yet more repairs? 'The best laid plans of mice and men...'

This is when a little overspending turns into a serious debt problem. One that you will struggle to get out of on your own. True, there are solutions to even the most extreme problems, but it would be so much better it never got that far. If you had just taken responsibility of those debts when they were easily manageable. Paid them off before embarking on another shopping spree. Having self-control in these situations can make a big difference.

Of course, you should never be too eager to spend on credit. Credit is just another word for debt, and should never be encouraged. This article just acknowledges the fact that many people do.

Ideally, you shouldn't have to get into debt to treat yourself. If you want something that you can't afford, save up for it. If it's something you need – like car repairs, then unfortunately there usually isn't much of an option, but at least you won't be adding that debt to a big list of previous debts for things you wanted and couldn't be bothered saving for. Additionally, if you save before you buy, you will spend a lot less time paying. When you buy on credit, you are paying interest on top, and so when you could have been saving up for your next luxury, you are, in fact, still paying for the last one.

Hopefully, following some of the advice in this article will help you to avoid more serious debt problems. If you are already in such a situation, though, don't despair. There are solutions that can help you get back in control of your finances.

Get further information on these solutions and more in depth free debt advice here.