Why not visit the Citizens advice website for lots of useful information about the cost-of-living crisis?

<https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/> - If you don’t have enough money to live on, you might be able to get help to afford essentials like bills and food. This includes the Household Support Fund and cost of living payments.

You should check if you can claim benefits - you might be able to do this even if you have a job.

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/> - You can get help if you’re struggling to afford your energy bills or top up your prepayment meter. You might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers.

<https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/check-your-debt-options/> - If you have lots of debts and are struggling to pay, there are things you can do to help you get out of debt.You might be able to talk to your creditors and arrange a way to pay them, or make a formal agreement called a 'debt solution'.

You’ll need to decide what the best solution is for your situation. It’ll depend on things like:

* the type of debts you have
* the total amount of debt you have
* how much money you can pay towards your debts

If you have some money to pay your debts, you could arrange to pay off your debts over a few years. You might be able to get a debt management plan, an administration order or an individual voluntary arrangement (IVA).

If you don’t have any money to pay your debts there are still options that could help you. If you owe less than £30,000, you might be able to apply for a Debt Relief Order (DRO). If you owe more than £30,000 applying for bankruptcy might be an option.