



DEBT

A Roadmap to Expert Help

“All You Have To Do Is ASK!”

February 2021

Foreword by the Provincial Grand Master

I am delighted to have been asked to write the foreword for this advice booklet. As far as I know, the Mark Province of Kent were the first to publish such booklet and it is with thanks to them that we are able to share it with the members of the Mark Province of Middlesex.

Our Provincial Almoner works hard to assist Lodge Almoners in respect to the care, welfare and benevolence of the members of the Mark Province of Middlesex. This booklet is primarily aimed at brethren who may be facing a debt challenge in their lives, but it should also be a useful source of information for those who are assisting others.

I am most grateful to R.W. Bro. Archie Torrance, Provincial Grand Master and Bro. Peter D. Lapage, Provincial Grand Treasurer from Kent for allowing us to use their booklet.

I am incredibly pleased to commend this advice booklet to you. I am sure you will find it to be an invaluable reference document particularly for those appointed to the role of Lodge Almoner.

R.W. Bro. Eddy R Garty
Provincial Grand Master

DEBT

“ALL YOU HAVE TO DO IS ASK”

Introduction

The information contained in this booklet is intended for general information only and does not constitute Debt Management advice.

This booklet is designed to give you, the individual Mark Master Mason of the Mark Province of Middlesex and the Lodge Almoner, an advice tool when dealing with personal debt. It was compiled by Bro. Peter D. Lapage the Provincial Grand Treasurer of the Mark Province of Kent, and we thank him and the Provincial Grand Master of Kent for agreeing to let us use their document as the basis for this booklet.

For the individual, this booklet will, hopefully, assist you in managing what you perceive to be the unmanageable, should you ever find yourself in a debt situation. Yes, debt is embarrassing; Yes, we're proud and Yes, we're adults and "I shouldn't have let this get a hold of me", but two realities exist – one, the debt has got a hold of you and is playing havoc with your life; and two, support and advice is only a telephone call away – all you have to do is ask for help.

For the Lodge Almoner, this booklet is to assist you when dealing with a brother who is facing circumstances involving personal debt.

What is debt?

The word 'DEBT' can, and usually does, strike fear in our hearts. The effect of debt can be devastating to businesses, individuals, and families alike but there are only two things to remember when dealing with debt.

- Every person and every business have it
- It does not go away of its own accord.

Every person and every business have it in the form of a mortgage, credit card bill, bank overdraft, invoices from suppliers, help from a friend who lent you £20 at the Festive Board, the gas bill, the rent. Irrespective of its size, every person has a debt. The only difference being that what debt is manageable to one person may not be to another ... this is true, irrespective of the size of debt!

It does not go away of its own accord is a truth, but what is also a truth is that so much advice and help is to hand; all we have to do is ask for the help. Just remember one important point – your creditor (the person or body to whom or which you owe) will get really nervous if you don't communicate with him. Unless you do, the next thing that happens is Court papers being served and subsequent knocks on the front door. By doing nothing to manage your debt, all roads lead to negative credit scores, low self-esteem, mental and physical health issues, marital and family relationship difficulties, employment challenges and so the list goes on ... all you have to do is ask for help.

First step

To start with, we need to ask ourselves how we got into debt in the first place. At the time of writing, the world is gripped by the coronavirus pandemic. Incomes have dried up, but the day-to-day bills have not. We have dived into our capital, ‘maxed out’ on our credit cards or taken out a loan; but, with restricted or little to no income, our spending has far exceeded our income. However, it may be that the pandemic is not the sole cause of our debt. Perhaps previously we’ve overspent on presents, maybe it’s that holiday we couldn’t afford and shouldn’t have taken, but now, with the added challenges presented by the pandemic, things have just got out of control.

Top tips

Before you ask for help, here are 6 top tips you might want to consider:

1. DO NOT PANIC!
2. Review your financial situation by drawing up an honest list of
 - WHO you owe
 - HOW much you owe
3. Prepare a simple budget which shows how much ‘spare’ cash you have. You’ll find a helpful budgeting tool and additional advice at:
<https://www.citizensadvice.org.uk/debt/money/budgeting/budgeting/work-out-your-budget/>
 - Prepare a priority debt checklist by considering:
 - Your mortgage or any loan secured against your home
 - Local Council and Government taxes (National Insurance etc.)
 - Utilities: gas, water, electricity
 - Court fines, County Court Judgements and child maintenance
 - Hire Purchase & Loan agreements
 - TV license
 - Insurance premiums (car, household, life)
4. Check what State benefits you might be entitled to
<https://www.gov.uk/universal-credit>
5. Tackle your debts by securing expert debt help and advice.

Getting expert help

“Okay. So how do I get the expert advice I need?” Well, this depends on what you need.

Do you need someone to intervene on your behalf?

Do you need the debt restructured?

Do you just need someone to talk to?

Sources of expert help & guidance

The following are sources of free, confidential, and expert help:

Masonic bodies

We have the MCF, the MBF, the MMBF, not to mention the benevolent arrangements for members in the Craft Provinces. To access the help offered within our fraternity, your first point of contact will normally be your Lodge Almoner. Have a frank and honest conversation with him, but if you are uncomfortable with having *'that'* conversation with *'that'* particular person, why not call the MCF direct or give our Provincial Almoner or the Assistant Provincial Almoner a call? How about calling the Provincial Treasurer? Whomever you contact remember this – *'that'* call will probably change your life. All calls and conversations are held in the strictest confidence. Remember - all you have to do is ask for help.

Masonic Charitable Foundation (MCF)

<https://mcf.org.uk/>

Call the confidential enquiry line on 0800 035 6090

The MCF offers help, advice and support to Freemasons and their families on financial, family, health and care matters.

Mark Benevolent Fund (MBF) and Middlesex Mark Benevolent Fund (MMBF)

The financial help and advice offered by both is usually accessed via your Lodge Almoner.

However, you can make direct contact with our:

Provincial Almoner:

W.Bro Roger Tomlinson: email- almoner@middlesexmark.org

Assistant Provincial Almoner:

W.Bro Vic Burton

Provincial Treasurer:

W.Bro Martin Hickman-Ashby: email- treasurer@middlesexmark.org

Other agencies

Beyond the Masonic fraternity, the following confidential points of contact exist:

Citizen's Advice

Adviceline (England) Tel: 0800 144 8848

Or chat online

Monday-Friday 10am-4pm

<https://www.citizensadvice.org.uk/debt-and-money/>

This website is most comprehensive and informative, covering topics such as the effect of the coronavirus on your bills and what help is available, getting general debt help, debt solutions, budgeting, mortgage problems, rent arrears and so on. It is really worthwhile taking the time to trawl this website but if you do not have internet access, give them a call.

National Debtline

Freephone Tel: 0808 808 4000

Monday-Friday 9am-8pm, Saturday 9.30am-1pm

www.nationaldebtline.org

National Debtline is a national telephone helpline which gives free advice to people with debt problems. Your call will be taken by an Advisor who will give you advice and send you a self-help pack. Alternatively, you can engage in a webchat via their website or simply email them for advice.

StepChange

Freephone Tel: 0800 138 1111

Monday-Friday 8am-8pm

Saturday 8am-4pm

www.stepchange.org.uk

StepChange is a charitable organisation funded by the credit industry to provide free credit counselling to people in the UK. It offers an initial interview by telephone or in person and then reviews your debt history and provides a recommendation. This recommendation can include a Debt Management Plan, which is administered by StepChange. Alternatively, you can obtain online debt advice via their website.

Sometimes, the advice you receive points to the need for a formal Debt Management Plan (DMP). If a DMP is recommended, you and the Advisor will draw up the plan together.

In brief, a DMP is a formal but non-legal plan of how to manage and satisfy your debt, provided you stick to it! The main advantage of a DMP is that your creditor will note your determination to satisfying and clearing your debt. A disadvantage is that some providers charge a fee for drafting and managing such a plan, so seek guidance and advice during your initial contact. You can, however, draw up your own DMP by doing an internet search for debt management companies or debt management plans; key words are 'debt adjustment' or 'debt management'.

PayPlan

Freephone Tel: 0800 280 2816

Monday-Friday 8am-8pm, Saturday 9am-3pm

www.payplan.com/debtadvice

Payplan is a company which provides a free debt management service to people in the UK. It is independent and is funded by the credit industry. It will assess your financial position, suggest a repayment plan and approach the creditors on your behalf, with it.

Debt Advice Foundation.

Freephone Tel: 0800 043 4050

Monday- Friday 8am-6pm

<https://www.debtadvicefoundation.org/>

Debt Advice Foundation is a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt. Their aim is to help you regain control of your finances by reducing monthly payments to a realistic and affordable level, stopping creditors taking enforcement action against you, and protecting important assets such as your home.

The Money Advice Service.

Freephone Tel: 0800 138 7777

<https://www.moneyadviceservice.org.uk/en>

This service, set up by government, provides free and impartial money advice: advice and guides to help improve your finances; tools and calculators to help keep track & plan ahead; support over the phone and online.

Government approved debt advice.

The services provided by the following, whilst Government approved, are NOT FREE. You will need to discuss the fee charge at the point of contact. You may be referred to an IVA.

An IVA is an 'Individual Voluntary Agreement', which is a legal agreement that allows you to repay to your creditors only what you can reasonably afford over a pre-determined period of time. These payments are made in monthly sums and are split between your creditors after paying the costs of the IVA,

UK Debt Advice.

www.uk-debtadvice.co.uk

You access this service online and by doing so it is possible to write-off up to 90% of the unsecured debt you cannot afford. You will complete a short 'one click' form which will prompt an Advisor to contact you.

National Debt Advice.

Helpline Tel: 0616 640 2792

<https://www.nationaldebtadvisory.co.uk/>

They offer solutions to write-off debt, freeze interest and charges, stop creditor contact and consolidate debts into one affordable payment through an IVA.

General Advice & Information

Coronavirus Pandemic

The impact the coronavirus pandemic has had on our lives has been dramatic, and while Government has provided generous financial support to individuals and business alike, not all individuals have benefitted from it. If you are unsure as to what you do qualify for, or to discuss any statutory payments you may have, to discuss deferring payments, time to pay, payment plans etc. call H.M. Revenue & Customs (HMRC) on the Freefone Coronavirus hotline 0800 024 1222.

Money & Pensions Service

<https://singlefinancialguidancebody.org.uk/debt-advice-funding/>

This website will take you to the *UK Strategy on Financial Wellbeing*, which is the Government's ten-year framework for financial wellbeing. While this document does not give advice, the strategy sets out a small number of big themes to engage and motivate large numbers of stakeholders. It is focused on measured goals which aim to bring benefits for individuals, their communities and wider society and may be of general interest. It contains a section on "Better Debt Advice."

Remember:
"All You Have To Do Is ASK"