

## 4. Make a plan to pay off your debt

MABS can:

- Look at your debts to help you decide which of your debts you need to pay first
- Help you make a payment plan of how much you can afford to pay off each week
- Help you contact your creditors (or contact them for you) with a payment plan



This flyer was developed by National Traveller MABS, West Limerick Resources Primary Health Care Project, and Clondalkin Travellers Development Group.

## How do I contact MABS?

There are two ways you can get in touch with MABS:

- You can call the MABS Helpline
- You can contact your local service

### MABS Helpline

You can call the MABS Helpline on

**0761 07 2000**

Monday to Friday from 9am to 8pm

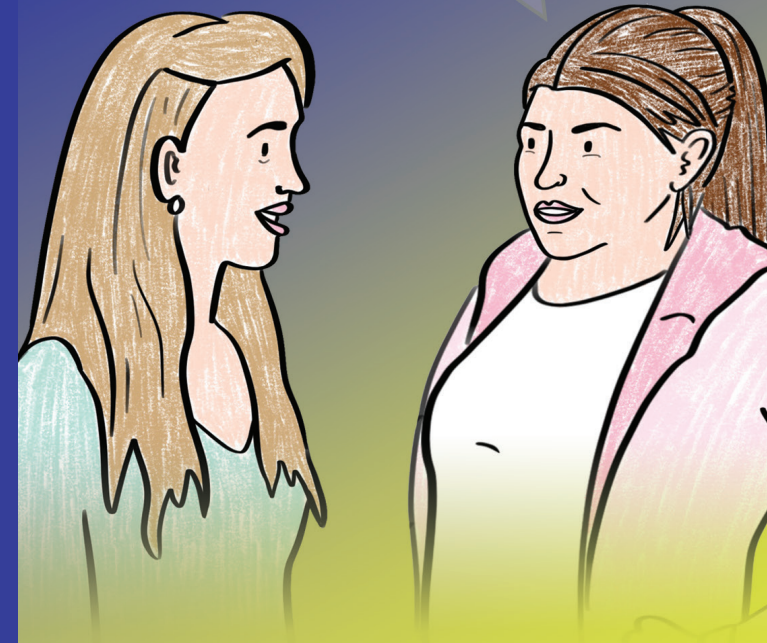
Ask the helpline adviser to call you back.

The helpline advisers can give you advice and support on many money management and debt issues.

**My local MABS service is**



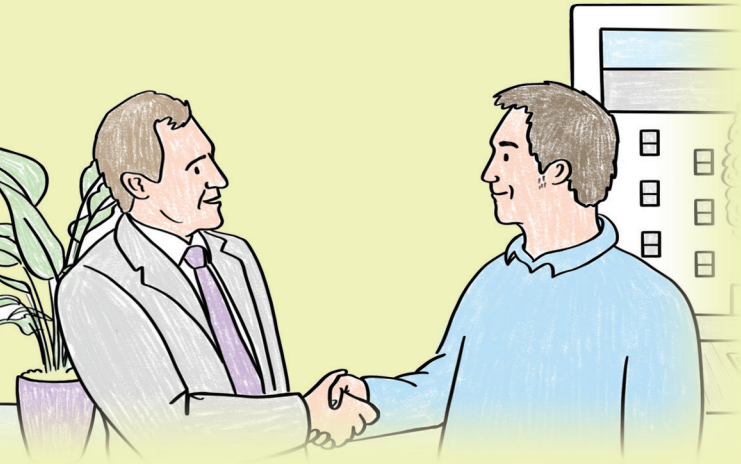
**Have you heard  
about MABS –  
The Money Advice and  
Budgeting Service?**



## What is MABS?

MABS is the national Money Advice and Budgeting Service

It is a free, independent and confidential advice service



## Why do people go to MABS?

People go to MABS for lots of reasons. These include when they:

- Have to manage on a tight budget
- Have an unexpected expense, like a utility bill, a medical bill, or a funeral
- Are stressed or worried about money
- Are in debt

## What can MABS do for me?

MABS can help you:

1. Manage your budget
2. Save money
3. Borrow money safely
4. Make a plan to pay off your debt

### 1. Manage your budget

MABS can:

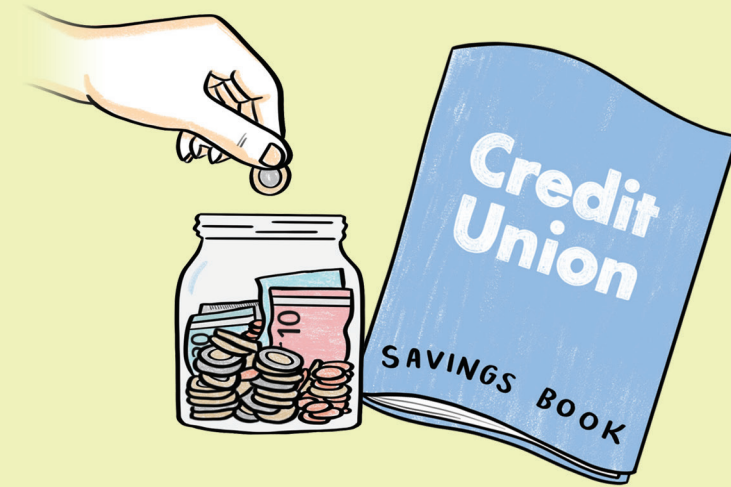
- Give you advice on budgeting
- Look at all your income and make sure that you are getting all your entitlements
- Help you to work out how much money you need to cover your everyday costs



## 2. Save money

MABS can:

- Help you plan to save for things like unexpected expenses, funerals, weddings, christenings, communions, confirmations, and Christmas
- Help you set a savings target to work towards



## 3. Borrow money safely

MABS can:

- Support you to build a good credit rating (score) – a score that shows if your repayment of debt record is good
- Look at your borrowing options and find the best one for you