

On the UK's debt frontline

My name is ~~Brian~~ I'm a secretary from county Durham and I am now £53,000 in debt after spending too much on credit cards and personal loans.

But I'm one of the lucky ones. It was there before I realised it. I had one credit card, with a limit of £2,000. The limit was then raised to £4,000, and then £6,000 and it went from there.

I ended up living off credit cards and borrowing more and more to pay off my debts. I would just sign a little bit of paper and send it back. No one asked me if I had other debts.

Shame kept me from dealing with this problem that was rapidly taking over my life. In June, I had a nervous breakdown, partly brought on by the stress of my debt. I spent months thinking about it. I was just so ashamed of my situation. I couldn't face dealing with it and got further and further into debt.

By the time I got the courage to pick up the phone and call the Consumer Credit Counselling Service in Leeds last September, I was desperate and had become suicidal.

I read about the service in a woman's magazine and I'm thankful for the advice I received. They have helped me face my debt problem, provided emotional support and helped me set up a repayment plan.

The service is free to consumers but CCCS asks for a 10% cut of debt from any funds it recovers from the credit industry.