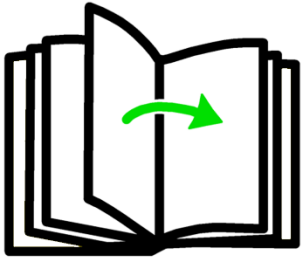


How we help you

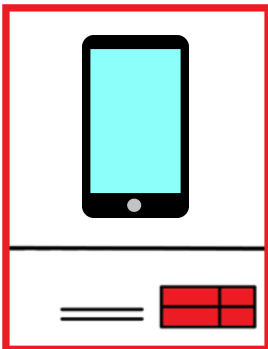




Go to the next page.



We are Debt Managers.



You needed to pay a bill. It may be for

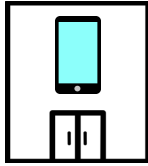
- your phone bill
- your power.



It was hard to pay.

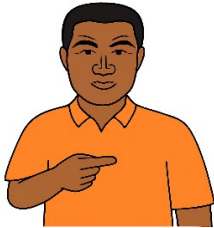
You did **not** pay the bill.

We call this a debt.



Debt Managers paid the bill.
Like we paid your phone company.

But

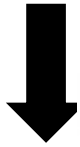


You still need to pay.



You pay Debt Managers now.

We can help you



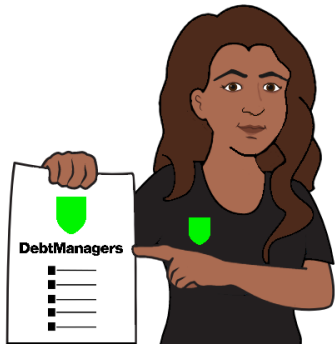
You can pay less money now.

You choose how much you pay each week.

And



You do **not** pay more money. We call them fees.



What do we do?



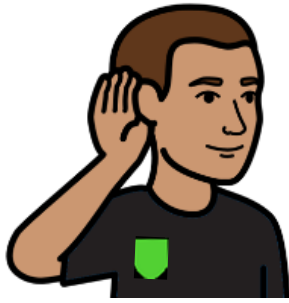
We call you. You get a case manager.

They are from Debt Managers.



You talk to your case manager.

You tell us why it is hard to pay.



We listen to you.

We want to make it easy for you.



You think about the money you get.

Like from

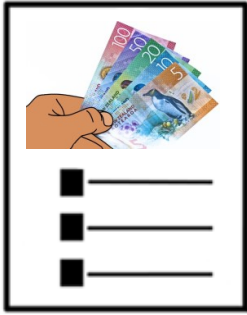
- your job
- Work and Income.

And



Think about how much money you need for

- your rent
- food
- child care.



You make a plan. It is for your money.

You may call it your budget.



You may want help to

- make your money plan
- know how much you can pay
- know your rights.

We can tell you where to get help.



You choose how much you can pay.

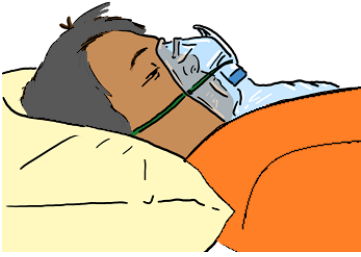
Like you can pay \$ 15 each week.



You tell us how much you can pay.



We agree how much you will pay.



Things can change. Like you get sick.

Or



Your rent may change.

You need to pay more for rent.



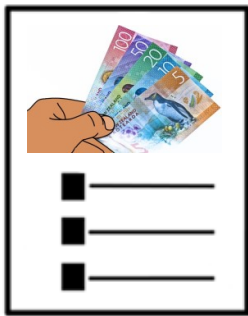
You can change how much you pay.

Call us. We can help you.



You pay back all the money.

You feel good. You feel happy.



Other places will know

- you can follow your money plan
- you paid all the money back.



This helps you. Like in 3 years.

You may need to pay a new place.

You may get a better deal.

You may pay less money to the new place.



There is a problem.
It is about your debt.



It may be about how much you owe.
Like the papers say you owe \$ 400.

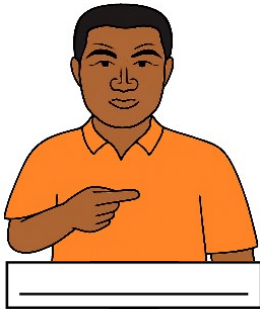
But



You think that you owe \$ 250.

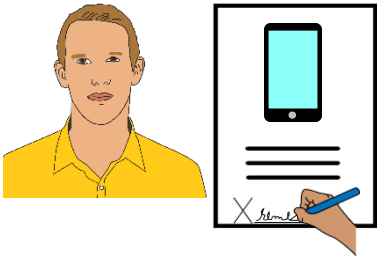


Tell us. We can help you know what to do.



Your name is on the debt papers.
You **do** need to pay.

But



You may **not** think you owe this money.
Like a different person used your name.
They got a new phone plan.
They signed your name. It was **not** you.



Tell us. We can help you know what to do.



You may need to tell the police.

Tell them what happened.

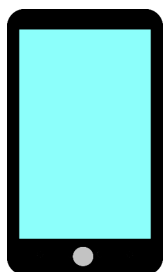
They give you a report number.



You tell us the report number.



You want to know more



Talk to Debt Managers.

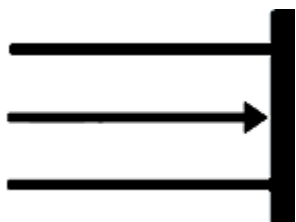
Call 0800 683 738.



Look at our website.

www.debtmanagers.co.nz

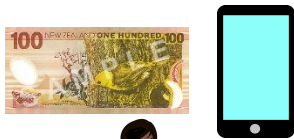
You can ask some one to help you.



This is the end of this fact sheet.

Images

We can use images from



- Change People
- Inspired Services
- Pixabay
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- The Noun Project
- Tobii-Dynavox.



This fact sheet is based on information from the Debt Managers website and brochures. 2025.

www.debtmanagers.co.nz



Access Easy English wrote the Easy English.
September 2025.