



You can not pay us.

What can you do?

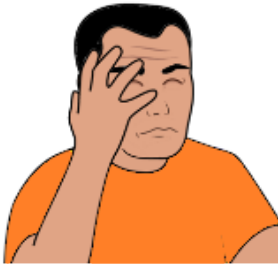


You need to pay back money.

You said you will pay Debt Managers.



But



It is hard. You can **not** pay now.



You do **not** get paid. Like you are sick.

You can **not** go to work.

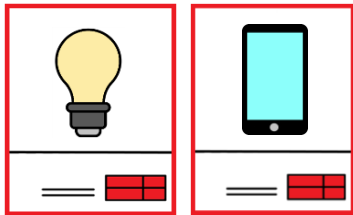
Or



A person in your family needs your help.

You can **not** work

Or



You may owe money to lots of places.

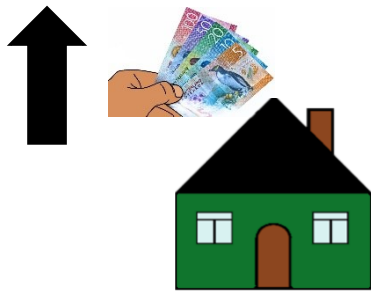
Like you need to pay back money for

- your power
- your phone
- your fridge.

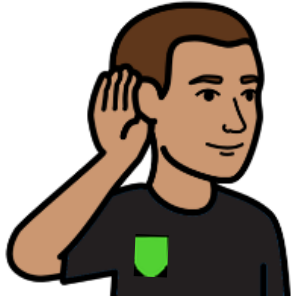


You can **not** pay all the places.

Or



Your rent changes. You have to pay more rent.



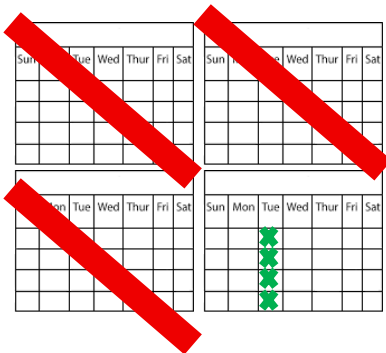
We want to be fair. We want to help you.

We will listen to you.



You tell us you can **not** pay.

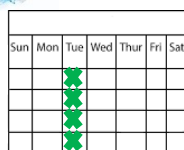
You tell us what happened.



We may let you

- stop your payment. Like for 3 months

or



- pay less money each week.



You owe a lot of money.

You may **not** need to pay all the money.



Like your debt may be \$ 800.



We **may** say you can pay less money.

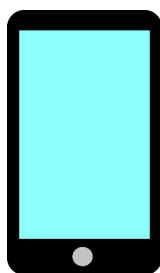
Like you can pay just \$ 600.



You want more help

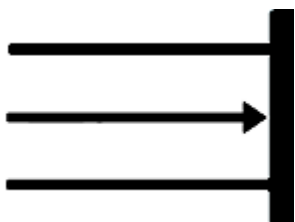


Talk to Debt Managers.



Call 0800 683 738.

Ask for your case manager.



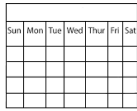
This is the end of this fact sheet.

Images



We can use images from

- Change People
- The Noun Project
- Shutterstock
- Social Buzz
- SpectronicsOz
- 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.