

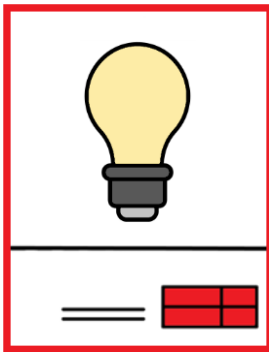


**You need to pay us.**

**Your choices.**



We are Debt Managers.



A place asked you to pay a bill.

Like your power service. It is your electricity.

You did **not** pay it. You owe money.

We call this a debt.



You pay Debt Managers now.



**How much will you pay?**



You can choose to pay all the money now.

**Or**



You can pay

- a bit of money each week
- a bit of money each 2 weeks.

Sun	Mon	Tue	Wed	Thur	Fri	Sat
		✗				
		✗				
		✗				
		✗				

You may say each fortnight.



We know you need to pay for things. Like

- your food
- your rent
- school fees.



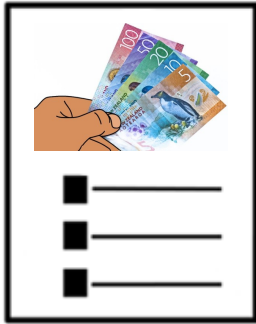
You know how much you can pay us.

You choose how much.



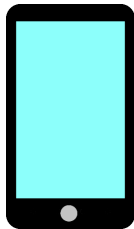
Tell us what you can pay.

Like you want to pay \$ 20 each week.



You may want help to

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



Talk to Money Talks.

Call 1800 345 123.



Look at their website.

[www.moneytalks.co.nz](http://www.moneytalks.co.nz).



## How will you pay?



You can choose how you pay.

You can set your bank up to pay.

Or



You can use our website to pay.

Or



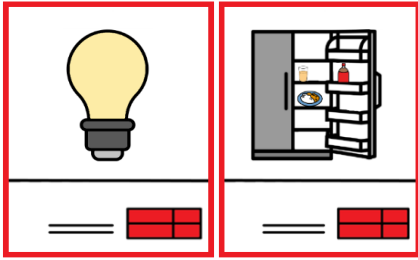
You can pay by card.

Call us. Tell us your card number.

Or

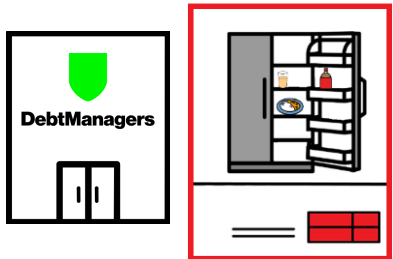


You can pay at our office.



**You owe more money.**

**You may have 2 debts.**

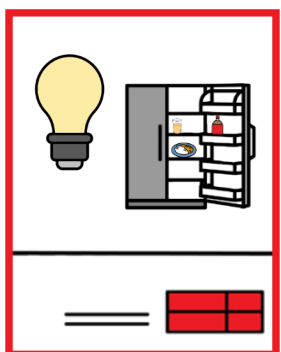


You may pay money to us.

It is for a different thing.

Like you needed to pay for a fridge.

You pay Debt Managers.



You can add your new debt to your plan.

You can pay us 1 bit of money each week.

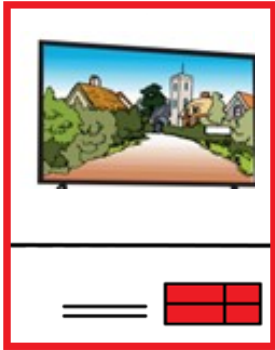
It is for

- your power

**and**

- your fridge.

## But



You may need to pay a different place.

Like you need to pay for a TV.

You owe money to that place.

They did **not** ask Debt Managers to help.



You can **not** pay us for the TV.

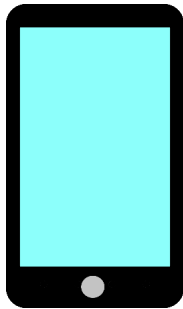


Tell us about the other money you owe.

We can help you know what to do.



**You want to know more**



Talk to Debt Managers.

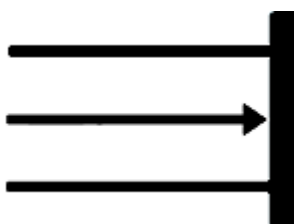
Call            0800 683 738.



Look at our website.

[www.debtmanagers.co.nz](http://www.debtmanagers.co.nz)

You can ask a person to help you.



This is the end of this fact sheet.

## Images

We can use images from



- Change People
- Inspired Services
- Pixabay
- The Noun Project
- Shutterstock
- Social Buzz
- SpectronicsOz
- Tobii-Dynavox.

We can use the logo.



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

[www.debtmanagers.co.nz](http://www.debtmanagers.co.nz)



Access Easy English wrote the Easy English. September 2025.