

Stay in control of your mortgage

Is this you?

- Your fixed-rate, tracker or discounted-rate deal is coming to an end soon.
- You're looking to move home or remortgage.
- You think you may struggle to meet your mortgage repayments if your circumstances change.

If so, turn over for some simple steps to help you manage your mortgage in tougher times.

No selling. No jargon. Just the facts.

MONEYmadeclear™

from the UK's financial watchdog (FSA)

For impartial information on mortgages and other money matters, visit our website

moneymadeclear.fsa.gov.uk

Step 1 Check your budget

- **Find out** how much money you have left over after your outgoings, so you know where you stand.
- **Think about** how you'd cope financially if your mortgage payments increased significantly.
- **See** where you can make adjustments to your budget to avoid getting into difficulties.

Step 2 Start planning now

- **Ask** your lender what deal they can offer you when your current deal comes to an end.
- **Check out** your options using our impartial mortgage comparison tables.
- **Start early** to give yourself more time to consider the options available.
- **Talk** to a financial adviser if you need help.

Step 3 Get help

- **Talk** to your lender if you're falling behind with your mortgage repayments. They will have procedures for dealing with cases like yours.
- **Don't panic** if you are getting into difficulties. Get help from independent debt advice agencies – it's free.

For impartial information on mortgages and easy-to-use online tools, visit our website moneymadeclear.fsa.gov.uk

To order any of our free mortgage guides go to the website or call our **Consumer helpline** on **0845 606 1234**

(call rates may vary).



The Financial Services Authority