Are you in Rent Arrears – 6 Steps to follow

**If you're falling behind with your rent, your landlord may try to evict you from your home. But don't panic – there are lots of things you can do to get your payments back on track and keep your home.**

1

Don't bury your head in the sand

Rent arrears won't go away if you ignore them. If you're having problems paying your rent, you need to do something about it as soon as possible, before the problem gets any worse. If your landlord writes to you about the arrears, don't throw the letters away, as they will be useful to show to an adviser.

2

Make your rent your top priority

If you don't pay your rent, you may lose your home. Therefore it's really important to prioritise your rent over all other debts, even energy bills.

3

Get a student finance check

Are you getting student finance ? You could be entitled to , to help pay your rent. and you If your rent arrears are caused by [delays to your student finance](http://scotland.shelter.org.uk/get_advice/advice_topics/paying_for_a_home/rent_arrears/rent_arrears_caused_by_problems_with_housing_benefit), make sure your landlord knows this, and come in and see the Financial Guidance Team at the Studetent Centre for help you sort things out.

4

Work out a budget

If you don't want to get evicted, you'll need to find a way to get your rent payments back on track and pay back the arrears. Start by [working out a budget](http://scotland.shelter.org.uk/get_advice/advice_topics/paying_for_a_home/budgeting). Can you cut back on spending, or get a better deal on your energy bills? Next, see how much you can afford to put towards your arrears.

5

Talk to your landlord

If you can't make your rent payments, let your landlord know. Don't wait for them to come to you. Show them your budget, and explain how you can pay back the arrears – although don't promise to make higher payments than you can afford. Even if you can't afford your full rent payments, show your landlord that you're willing to pay as much as you can. In some cases, you may be able to arrange to pay off your arrears by a method of payment to suit you and your landlord. Always speak to the Landlord.

6

Get advice

If you're having problems, talk to an Private Sector Housing Adviser at the University of Northampton or the [Citizens Advice Bureau](http://scotland.shelter.org.uk/get_advice/?a=25563) or Financial Guidance Team at Student Centre on 0808 800 4444. You can use our [Advice Services Directory](http://scotland.shelter.org.uk/get_advice/advice_services_directory) to find help near you. An adviser can help you work out a budget, claim benefits and negotiate with your landlord. If your landlord is threatening to take you to court to evict you, an adviser may be able to prevent things going that far, or help you find a solicitor to [represent you in court](http://scotland.shelter.org.uk/get_advice/advice_topics/eviction/going_to_court_for_eviction).