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## **Managing Your Debt**

It can be hard to make ends meet when you are on a limited fixed income. Bills can pile up, and you may find yourself in a situation where you are not able to manage your debt. When this happens, you will probably start getting calls and letters from debt collectors. This communication can be really stressful and hard to cope with. Unfortunately, some debt collectors will say anything to try and get money from you, even if it means breaking the law.

The first part of this chapter will tell you how to deal with debt collectors and inform you of your right not to be harassed by one. The rest of this chapter will look at different types of debt you might have, such as medical or credit card debt, and will give you information specific to that type of debt. In addition, this chapter provides a step-by-step guide on how to navigate debt collection actions in Maine courts.

If you are having a hard time with a debt problem, you might want to talk to an attorney. Call the Legal Services for Maine Elders Helpline to talk to an attorney for free at 1-800-750-5353.

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