

# Budget & Debt Advisory Service

For people in need of advice  
concerning their personal finances



# Budget & Debt Advisory Service

While we cannot provide monetary assistance, we can give you advice to help you achieve balance in your personal finances.

## We help you by:

- Identifying problems
- Reviewing your personal finances and preparing a financial overview
- Providing advice on how you can best manage your debts
- Preparing repayment plan options and, if needed, contacting/negotiating with creditors
- Providing information, advice and support in connection with debt restructuring



Our assistance is free of charge and we are required to maintain confidentiality.

## **For people who are, or who have been, involved in a business enterprise:**

Individuals who either currently, or who have formerly operated as a sole trader, or who represent or have formerly represented a legal person (e.g., a limited liability company or trading partnership) can receive help to apply for debt restructuring for entrepreneurs.

Please contact us for more information.

## Contact Us

If you would like to see a counsellor, phone us on 033-35 75 95 and we'll book a first appointment. If you prefer to fill in our e-form instead, you can find it on [boras.se/skuldradgivning](https://boras.se/skuldradgivning). We will then contact you to book an appointment.

To allow us to give you as accurate advice as possible, please bring with you information on your entire household's income, housing costs, debts/loans and other matters that impact your finances.

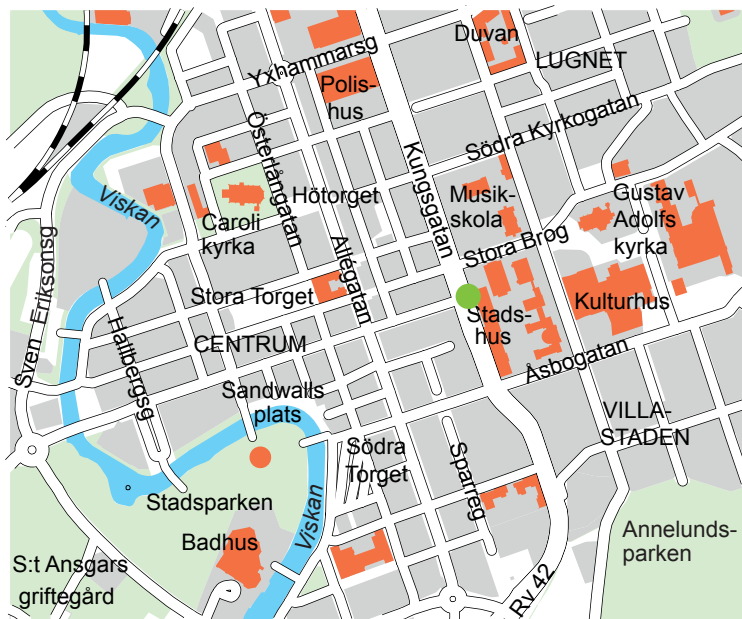
Our offices are located inside Stadshuset (the town hall), at Kungsgatan 55, Borås. You can reach us by phone on 033-35 75 95, or via e-mail at **[budget@boras.se](mailto:budget@boras.se)**

Although we do not have designated times when you can contact us by phone, you are most likely to reach us on Mondays, Wednesdays and Thursdays, 9.30 AM to 4 PM.

More information about the budget and debt advisory service is available on the website **[boras.se/skuldradgivning](https://boras.se/skuldradgivning)** (Swedish only).

Budget and debt advice is provided as part of a joint initiative by the City of Borås and Bollebygd, Svenljunga, Tranemo and Ulricehamn municipalities.

- = The Budget & Debt Advisory Service in Borås is located here (Address: Kungsgatan 55).



BORÅS STAD

ENVIRONMENT DEPARTMENT

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