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WHAT TO SAY TO SOMEONE... WHEN THEY'RE IN FINANCIAL TROUBLE

Try

"We'll find a way to get you out of this."

"Being reminded that having money problems isn't the end of the world and having help to put a plan in place made a huge difference."

Katie, 32

Avoid

"What did you do?"

"It takes a lot to ask for help with money so try not to be patronising. Asking why I'm in debt only makes me feel worse."

Chloe, 43

The expert says

"Be reassuring and offer budget advice to show there's a solution. Get them a budget template, suggest a good financial advisor and lend an ear. Don't say 'I told you so' and don't judge."
Brad Callaghan, accountant and Callaghan Partners director