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# Help if you are struggling to pay

Last Modified November 23, 2023



If you are struggling to pay your Council Tax then you should ensure you claim all of the benefits that you are entitled to.

[Information on universal credit](#)

[Make a claim for council tax reduction](#)

## Other things to consider

### Change your instalments

You can arrange to pay your Council Tax monthly by Direct Debit.

You can choose from six dates within the month to pay when it is more convenient for you to do so.

The dates are 5, 10, 15, 20, 25 or the last day of the month. If your payment day falls over a weekend or a public bank holiday then we will collect the payment on the next working day. The majority of our residents pay by Direct Debit - sign up today and never miss a payment

[Set up a direct debit](#)

### Register to receive SMS text message reminders

Never miss a payment. You can sign up to receive free SMS text message reminders to remind you to make your payments. [You will need to register your telephone number with us.](#)

### View your account and understand what is being charged

You can view your account online at any time of the day. This will give you the opportunity to look at your account, to see your payments, and to view any of the letters we have sent you.

You can also submit payment arrangements and register to pay by Direct Debit so that you never miss a payment.

[Register for a one digital portal](#)

### Your discounts and exemptions

Are you receiving all of the council tax discounts or exemptions you are entitled to? Do you live alone, are you a full time student, are you a full time carer, do you receive child benefit for your teenage child?

- [Check what discounts are available](#)
- [Check what exemptions are available](#)

## Free debt advice

If you are unable to pay your bill due to financial hardship, are struggling with household bills and/or other debts, then we may be able to help. The advice team have trained and qualified money advisors who offer free, confidential advice and assistance with money and debt matters.

- [Contact the advice team](#)

We may be able to suspend any further recovery action once you have spoken to the advice team. This includes advice on Breathing Space.

You can also seek advice from the following organisations:

### Citizens' Advice Bureau

6-10 Whitegate Drive  
Blackpool  
FY1 9AQ

Web: [www.blackpoolcab.org.uk](http://www.blackpoolcab.org.uk)

Telephone: 01253 308400

### Blackpool Centre for Unemployed and Residents Advice Service

272-274 Central Drive  
Blackpool  
FY1 5JB

Web: [www.bcfu.org.uk](http://www.bcfu.org.uk)

Email: [info@bcfu.org.uk](mailto:info@bcfu.org.uk)

Telephone: 01253 523178

### StepChange Debt Charity

Web: [www.stepchange.org](http://www.stepchange.org)

Telephone: 0800 138 1111

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## Blackpool Council

Municipal Buildings  
Corporation Street  
Blackpool  
FY1 1NF

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