Debt consolidation email template

**Subject:** Managing holiday debt? Let’s help you find a smarter way forward

**Header:** Take control of your post-holiday finances

**Body:**

Hi *[customer name],*

The holiday season can bring joy—but also unexpected expenses. If you’re feeling the strain of multiple repayments, consolidating your debts into one manageable loan could help you regain financial control.

Debt consolidation works by combining your existing debts—such as credit cards, personal loans, or store cards—into a single loan with one repayment. This could:

✔ Reduce your overall interest costs

✔ Lower your monthly repayments

✔ Simplify your finances with one easy-to-manage loan

By refinancing or consolidating, you may be able to free up cash flow and start the new year with a clearer financial path.

Want to explore your finance options? Get in touch for a no-obligation chat to see how we can help.

**[Book a Free Consultation]** (CTA button, link or ask them to reply to your email)

*[Insert your email signature (First and last name, email address and mobile number)]*

*Please note we do not provide tax, legal or accounting advice. Any information or examples provided in this email are of a general nature only and do not take into account the objectives, financial situation or needs of any particular person. You should consider the appropriateness of the information with regard to those matters and consult your own tax, legal and accounting advisors before engaging in or considering the appropriateness of any transaction.*