

Debt Advice:

When you have concerns over debts which might be spiralling out of control, it is always best to get advice on how to deal with these problems as doing nothing does not make them go away. There are many organisations out there that can provide free and impartial advice, the list below details some of these organisations;

Citizens Advice Bureau: www.citizensadvice.org.uk

The Citizens Advice Bureau (CAB) offers free information, support and guidance on a wide range of subjects including debt advice, legal issues, mortgage arrears, benefit advice, redundancy and discrimination. Or visit their website to find your local CAB office.

Tel: 0870 126 4036

National Debtline: www.nationaldebtline.co.uk

National Debtline offer free, independent and confidential debt advice. They also offer advice on budgeting and can provide sample letters so that you can deal with your creditors instead of going through a third party which may charge you for their services.

Tel: 0808 808 4000

Community Legal Advice Centre: www.communitylegaladvice.org.uk

The Community Legal Advice Centre (CLAC) offers independent and confidential advice and representation services. They bring together a broad range of legal advice services to help you with problems related to debt, employment, family law and housing. For any initial enquiry, contact the CLAC on their main telephone number.

Tel: 0845 345 4345

Consumer Credit Counselling Service: www.cccs.co.uk

The Consumer Credit Counselling Service (CCCS) help people take control of their finances through debt counselling tailored to your circumstances. Information on their website includes repaying your debts, managing your money and debt management plans.

