

## ADVICE AND SUPPORT ORGANISATIONS



- Run a triage process where after they signpost individuals themselves
- Advice on a range of issues including:
- Debt and Money
- Benefits
- Housing
- Legal

**Telephone Service:** 03444 111 444

**Online** - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) and select the country you live in. Online Chat is also available through the website

**Visits in person** - check the website and enter your postcode to find your nearest Citizens Advice centre

**Home Visits** - available in some areas, check the website for details



- Benefits eligibility
- Grants
- Support for specific circumstances, e.g. carers, ex-offenders, armed forces

**Online** - <https://www.turn2us.org.uk>

The logo for Shelter, consisting of a red square with the word "Shelter" in white text.

Shelter

- Housing
- Debt
- Benefits
- Care
- Health
- Disability

**Telephone Service:** 0808 800 4444

**Online** - <https://england.shelter.org.uk>

**Webchat** - Available at [https://england.shelter.org.uk/get\\_help/webchat](https://england.shelter.org.uk/get_help/webchat)

## ADVICE AND SUPPORT ORGANISATIONS



- Relationship Counselling
- Children & young people
- Divorce & separation
- Young Adults

**Telephone** – 0300 0030 396 (Mon-Thur: 8am-10pm, Friday: 8am-6pm, Saturday: 9pm-5pm)

**Online** - <https://www.relate.org.uk> (Information and webcam counselling)

### SAMARITANS

- Relationship and family problems
- Financial worries
- Job related stress
- College or study related stress
- Loneliness and isolation
- Depression
- Physical illness/disability
- Thoughts of suicide

**Telephone** – 116 123 (Available 24/7/365)

**Online** - <https://www.samaritans.org/?nation=scotland>



the **Money**  
**Advice Service**<sup>®</sup>

Money advice and support along with online tools and calculators to help keep track of finances and plan ahead.

**Telephone** - 0800 138 777 (Monday – Friday 8am to 6pm)

**Online** - Visit <https://www.moneyadviceservice.org.uk>

**Webchat** - Through the website <https://www.moneyadviceservice.org.uk>

## ADVICE AND SUPPORT ORGANISATIONS



Charity requires contacting individuals to have their latest benefit and work income information.

- Debt and money
- Bankruptcy
- Individual Voluntary Arrangements (IVAs)
- Debt Relief Orders
- Trust Deeds
- Debt Arrangement Scheme
- Bailiffs
- Charging Orders
- Mortgage and repossession

**Telephone** – 0800 138 1111 (Monday-Friday: 8am-8pm, Saturday: 9am-4pm)

**Online** - Free online debt advice at <https://www.stepchange.org/start.aspx>.

You can create a budget using StepChange Debt Remedy and it will identify the extent of your debt problems and provide you with a tailored recommendation to resolve your situation. It's free and you don't have to give your name.

[www.stepchange.org/Debtremedy.aspx](http://www.stepchange.org/Debtremedy.aspx)

**Webchat** – receive basic support before making a call

<https://www.stepchange.org/start.aspx>



(run by the Money Advice Service)

- Budgeting
- Money and debt
- Rent and mortgage arrears
- Bankruptcy
- Individual Voluntary Arrangements (IVAs)
- Debt Management Plans
- Debt Relief Orders
- Trust Deeds
- Debt Arrangement Scheme
- Business debts (via Business Debtline)

**Telephone** – 0808 808 4000 (Monday–Friday: 9am–8pm, Saturday: 9.30am–1pm)

**Online** – visit [www.nationaldebtline.org](http://www.nationaldebtline.org) National Debtline's My Money Steps website is a secure, confidential and free online self-help debt advice service, visit

[www.mymoneysteps.org](http://www.mymoneysteps.org)

**Webchat** – Available at [www.nationaldebtline.org](http://www.nationaldebtline.org)

## ADVICE AND SUPPORT ORGANISATIONS



- Budgeting
- Debt consolidation
- Debt Management Plans
- Debt Relief Orders
- Involuntary Arrangements (IVAs)
- Trust Deeds
- Debt Arrangement Schemes • Administration Orders
- Bankruptcy

**Telephone** – 0800 043 40 50 (Monday-Friday: 8am-8pm, Saturday 9am-3pm)

**Online** - For information on debt solutions and tools to help with budgeting and debt, visit [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)



- Debt and money
- Debt Management Plans
- Individual Voluntary Arrangements (IVAs)
- Bankruptcy
- Settlements
- Trust Deeds
- Sequestration

**Telephone** – 0800 280 2816 (Monday-Friday: 8am-8pm, Saturday: 9am-3pm)

**Online** – <https://www.payplan.com/>



- Provide debt support, money management, budgeting and support to pay outstanding bills through a Christians Against Poverty (CAP) plan.
- Individuals don't need to be Christian in order to receive help
- Note sessions may take place in a church

**Telephone** – 01274 760720

**Online** – visit [www.capuk.org/i-want-help](http://www.capuk.org/i-want-help) to register for their online services

**Home Visits** – if you live in a postcode covered by a Christians Against Poverty Debt Centre, a Debt Coach will visit you. Go to [www.capuk.org](http://www.capuk.org) for more details

## ADVICE AND SUPPORT ORGANISATIONS



A charity offering advice to self-employed people across the UK on how to deal with debt problems

**Telephone** – 08001976026 (Monday - Friday, 9am - 5:30pm)

**Online** – visit <https://www.businessdebtline.org/> - select your country to access advice

**Webchat** – Available at <https://www.businessdebtline.org/>



- Money and legal
- Care and support
- Health and wellbeing
- Travel and hobbies
- Work and learning
- Support with Wills: how to write them, making sure it's valid, when to update and what happens if you don't make one

**Telephone** – 0800 678 1602 (Everyday, 8am-7pm/365)

**Online** - <https://www.ageuk.org.uk/>