

FACT SHEET

Where to go for money advice

Here are some useful sources of free advice and support on money and debt matters.

Citizens Advice www.citizensadvice.org.uk	<p>Advice on money, debt matters and legal issues.</p> <p>Citizens Advice is also available in most towns for face-to-face assistance.</p>
National Debtline www.nationaldebtline.co.uk 0808 808 4000*	<p>Free and independent advice about managing debt.</p> <p>Offers assistance over the phone, followed up with a pack sent by post.</p>
Money Advice Service www.moneyadviceservice.org.uk 0300 500 5000**	<p>Free debt management and money advice.</p> <p>Offers tips and tools to help you get your finances under control, including budget planning.</p>
Direct Gov www.direct.gov.uk	<p>Advice on benefits and work and other state-provided facilities (such as student finance, car tax, and health) as well as other help, such as a money health check.</p>
HM Revenue and Customs www.hmrc.gov.uk	<p>Government advice and information on tax and tax credits.</p> <p>Get an estimate or apply for tax credits online. The website also gives contact numbers for other departments who may be able to offer advice.</p>
Turn 2 Us www.turn2us.org.uk	<p>Charity providing advice about benefits and charitable grants (local and national).</p>
Step Change www.stepchange.org 0800 138 1111*	<p>Charity providing free debt management and money advice (web and telephone based). Step Change was previously known as the Consumer Credit Counselling Service (CCCS).</p> <p>Can set up repayment agreements with creditors and Individual Voluntary Arrangements, Bankruptcy Orders and Debt Relief Orders</p>
Christians Against Poverty www.capuk.org 01274 760720***	<p>National debt counselling charity but with local branches.</p> <p>Can set up repayment agreements with creditors. Self-help option or money management courses are available.</p>
Payplan www.payplan.com 0800 280 2816*	<p>Free debt management and money advice.</p> <p>Can set up repayment agreements with creditors and Individual Voluntary Arrangements.</p>
Age UK www.ageuk.org.uk 0800 169 6565*	<p>National and locally-based advice for older people (60+).</p> <p>Has a Money Matters page, including links to tax and benefit information.</p>
Shelter www.shelter.org.uk 0808 800 4444*	<p>Housing Rights advice, including benefits and tenancy/legal advice.</p> <p>Offers online advice and free downloads.</p>
Debt Counsellors Charitable Trust www.debtc.org	<p>A debt advice service for anyone living in England and Wales</p>

***0800 and 0808 numbers**

Calls are free from a BT landline and most other UK landlines. Charges may apply from mobile phones but the operator must make an announcement before the call is connected, telling the caller that they will be charged.

Calls from mobiles typically cost up to 31p a minute.

****0300 numbers**

Calls cost the same or less than calls to 01 and 02 prefixed numbers and are free from mobiles when included as part of any inclusive minutes or discount package.

*****01 numbers**

Calls from landlines are usually between 2p and 10p a minute; calls from mobiles between 10p and 40p a minute. For landlines there is normally also a call set-up fee, and call charges depend on the time of day. (Most providers offer packages that allow calls free of charge at certain times.)