



Information on free debt and benefit advice services

There are various free advice services that can help you if you are unsure about a bill or letter you have received, you are struggling to meet your bills from your income or would just like some help with a bill you are unable to pay or do not understand.

Below is a list of the most commonly used advice services that are free, confidential and will NEVER charge a fee for their services.

Please note: be cautious if you are directly approached by companies offering to wipe out or significantly reduce debts as they will almost certainly charge a fee for their services. You could find that up to 50% of your debt repayments paid to them are taken as management fees. Always speak to one of the below services before agreeing any plans with debt management companies.

Stepchange

Formally known as the Consumer Credit Counselling Service, Stepchange is the UK's leading debt charity. They provide free advice, online and over the phone. Stepchange can provide a number of solutions for your debt problems including negotiating with creditors on your behalf. Visit www.stepchange.org or call 0800 138 1111

Money Advice Trust

The Money Advice Trust is also a debt advice charity providing both online and telephone debt advice.

Telephone

A telephone service is called National Debtline. They can provide information and advice on all types of debts and situations. Call 0808 808 4000 or if you are self-employed or a business owner, call Business Debtline on 0800 197 6026

Online

Online support is provided through My Money Steps, which provides a range of information on how to deal with your debts and a variety of free factsheets.

Visit www.moneyadvicetrust.org

Citizens Advice

Citizen's Advice provide both face to face and telephone support. They provide advice on all types of debt and can signpost you to other debt support services where required.

You can find details of opening times for your local Citizens Advice Centre online at www.citizensadvice.org.uk. If you do not have access to the internet or prefer to speak with an advisor, call 0344 411 1444.

Christians Against Poverty (CAP) – Not available in Mid-Sussex/Horsham

A national charity providing free support to help lift people out of debts. CAP also provides a number of free Money Management courses to help improve people's money management skills and confidence. There are a number of local advisors that can provide one to one support. In the first instance, you should contact the central number below. The website provides details of local money management courses, which are all free to attend.

Call 01274 760 720 or visit www.capuk.org

Liaise – available in Worthing/Adur

Liaise is part of Frontline Debt Advice UK. It operates out of the River of Life Church in Worthing and offers face to face support with debts, budgeting and benefits.

Appointments are available on Tuesdays and Thursdays between the hours of 9.30 and 12.30. Appointments are preferred and this can be arranged by calling their 24 hour telephone line which they will respond to as soon as possible

Call 01903 218722 or visit www.frontlinedebtadvice.org.uk

Entitledto

An online benefits service providing information on a wide range of benefits including an online benefit calculator to ensure all eligible benefits are being received

Visit www.entitledto.co.uk

Turn2Us

Online service providing information on benefits and charities that may be able to financially assist those most in need

Visit www.turn2us.org.uk