

Help and advice

You can contact the following not-for-profit organisations for free, confidential and impartial debt advice, or for details of where to get such advice in your area.

Money Advice Service

For free, unbiased and easy-to-access money tools, information and advice, visit www.moneyadviceservice.org.uk or phone 0800 138 7777 to speak to a Money Adviser.

To access the **Money Navigator** tool which gives you action plans based on your own situation please visit www.moneyadviceservice.org.uk/en/tools/money-navigator-tool

Money Advice Scotland

If you live in Scotland, phone 0141 572 0237 or visit www.moneyadvicescotland.org.uk to find contact details for debt advice in your local area.

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice (address in the phone book) or go to www.citizensadvice.org.uk.

Citizens Advice Northern Ireland

If you live in Northern Ireland you can phone 0800 028 1881, email debt.advice@citizensadvice.co.uk or visit www.citizensadvice.co.uk for debt advice.

Citizens Advice Wales

If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit www.citizensadvice.org.uk/wales/debt-and-money/

AdviceUK

Member centres offer debt advice including specialist advice for minority communities and people with disabilities visit www.adviceuk.org.uk or phone 0300 777 0107.

Christians Against Poverty (CAP)

For free debt advice in your home, check post code coverage at www.capuk.org and then call 0800 328 0006.

National Debtline

If you live in England, Wales or Scotland phone 0808 808 4000 or visit www.nationaldebtline.org for debt advice and information.

StepChange Debt Charity

For debt advice throughout the UK phone 0800 138 1111 or visit www.stepchange.org.

Other useful organisations

Civil Legal Advice

You may get legal aid if your home is at risk. Check at www.gov.uk/civil-legal-advice or phone 0845 345 4345.

Financial Ombudsman Service

If you have a complaint that you can't resolve with your lender, the Financial Ombudsman Service may be able to help, phone 0300 123 9123 or 0800 023 4567 or visit www.financial-ombudsman.org.uk.

Financial Conduct Authority

For additional support and guidance if you are in financial difficulty please visit www.fca.org.uk/consumers/dealing-financial-difficulties-coronavirus.