

Thank you for contacting The Money Charity. Unfortunately, we are not able to provide individual advice but hope that you will find the following information helpful to identify support whatever your needs.

## General & Specialised Advice


citizens  
advice


### Citizens Advice Network (Multiple advice types)


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

#### National Telephone Services:

- England – 03444 111 444
- Wales – 03444 77 20 20
- Scotland – 03454 04 05 06
- Northern Ireland – 0800 028 1881
- Text Relay Service – 03444 111 445

 **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

### Turn2Us (Benefit advice)

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

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

**TURN2US**  
FIGHTING UK POVERTY

Shelter

### Shelter (Multiple advice types)

- Housing
- Debt
- Benefits
- Care
- Health
- Disability
- Council housing
- Property repairs
- Family
- Neighbourhood Issues
- Eviction
- Homelessness



#### National Telephone Services -

- England & Scotland – 0808 800 4444
- Wales – 0345 075 5005



#### Online -

- England - <https://england.shelter.org.uk>
- Scotland - <https://scotland.shelter.org.uk/>
- Wales - <https://sheltercymru.org.uk/>



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

### Advice NI (Northern Ireland Only)

- Business debt
- Money & debt
- Tax & benefits
- Welfare changes



#### Telephone -

- Business Debt – 0800 083 8018 (Monday – Friday, 9:30am-5pm)
- Money and Debt – 0800 028 1881 (Monday – Friday, 9am-5pm)
- Tax and Benefits – 0800 988 2377 (Monday – Friday, 9am-5pm)
- Welfare Changes – 0808 802 0020 (Monday – Friday, 9am-5pm)




**Online** - <https://www.adviceni.net>



## Relate



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


 **Telephone** – 0300 0030 396 (Monday-Thursday: 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>

### StepChange Debt Charity

- 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 Support

 **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](https://www.stepchange.org/Debtremedy.aspx)


 **Webchat** – receive basic support before making a call  
<https://www.stepchange.org/start.aspx>


### NATIONAL DEBTLINE

#### National Debtline (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)

## The Money Advice Service

- 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>



## Debt Advice Foundation

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



**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)

## Pay Plan

- 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/>






## Christians Against Poverty

- 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

**BUSINESS  
DEBTLINE**

## Business Debtline

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

 **Telephone -**

- England, Wales and Scotland – 0800 197 6026 (Monday-Friday, 9am-5:30pm)
- Northern Ireland – 08010 083 8018, in partnership with Advice NI (Monday-Friday, 9am-5pm)

 **Online** – visit <https://www.businessdebtline.org/> and select the country you live in to access advice

 **Webchat** – Available at <https://www.businessdebtline.org/> (England, Wales and Scotland only)

## Housing Right Services (Northern Ireland Only)

- Mortgage debt and repossession
- Housing advice incl. homelessness

housing  
rights  
service

 **Telephone -**


- Mortgage debt advice – 0300 323 0310 (Monday, Wednesday, Friday: 9am-5pm; Tuesday and Thursday, 9:30am-8pm)
- Homelessness, social tenancies, renting – 028 9024 5640 (Monday-Friday, 9:30am-1:30pm)
- Housing association rent arrears – 028 9024 5640 (Monday-Friday, 9:30am-5pm)

 **Online** – <http://housingrights.org.uk/> where you can access their email advice service

## Age UK



- 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 - <https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/making-a-will/>

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

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


 **Home Visits** – if you live in a postcode covered by Age UK, you can visit one of their local centres. Find local centres at [https://www.ageuk.org.uk/services/age-uk-advice-line/?gclid=EAlaIqobChMI0Zibz9mO5AIVx7HtCh0jWQxdEAAYASABEgJ6ovD\\_BwE&gclid=aw.ds](https://www.ageuk.org.uk/services/age-uk-advice-line/?gclid=EAlaIqobChMI0Zibz9mO5AIVx7HtCh0jWQxdEAAYASABEgJ6ovD_BwE&gclid=aw.ds)

## Money and Pensions Service



- Support and information regarding wills
- Includes:
  - Why you should make a will
  - How to use solicitors
  - Changing you will
  - DIY wills

 **Telephone** – 0800 138 7777 (Monday-Friday: 8am-6pm; Saturday)

 **Webchat** - <https://www.moneyadvice.service.org.uk/en/categories/making-a-will>  
(Monday - Friday: 8am-6pm; Saturday: 8am-3pm)