

StepChange - A national charity providing a free debt advice service that helps people with debt problems take back control of their finances and their lives. See their website at <https://www.stepchange.org/how-we-help/rising-cost-of-living.aspx>

Need help with debt?

Their online debt advice service is available 24 hours a day 7 days a week. If you'd prefer to speak to someone, you can call their debt advice helpline. [0800 138 1111](tel:08001381111) Monday to Friday 8am to 8pm and Saturday 8am to 4pm

Online service:

If you start a StepChange online debt advice session, at the end of the session they will recommend a solution tailored to your situation, to help you deal with your debt.

What will you need?

- Your debt details
- Who your debts are with, how much you owe and if you're behind on any payments
- Your income details
- Your wage, any benefits payments you get and any other form of income you receive
- Your household spending
- How much you typically spend on items like groceries, days out and unplanned repairs

Once you've told them about your finances, they will work out your budget and debt advice tailored to your situation. If you can't get hold of all the information at the start, you can save your progress and return later.

Worried about money? Their online guide can help you to:

[Find out what benefits you can claim](#)

[Get advice on mortgage, rent arrears and council tax](#)

[Learn about budgeting and making a budget](#)

[See what other benefits, schemes and further support that could help you](#)

[Check you're paying the right amount of tax](#)

Save money on your [water, gas and electricity](#) bills

[Get debt and mental health support](#)

Christians Against Poverty (CAP) - for welfare support and debt advice.

See <https://capuk.org/get-help/cap-debt-help/other-options> to access a useful Self-Help pack. Or ring [0800 328 0006](tel:08003280006).

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SOURCES OF DEBT ADVICE

The National Debtline provides free advice on how to manage finances to reduce debts. The Debtline's freephone number is 0808 808 4000. They have a website: <https://www.nationaldebtline.org/> National Debtline is a debt advice charity run by the **Money Advice Trust**. It is a free and confidential debt advice service for people in England, Wales and Scotland.

On this site there are guides, fact sheets, budgeting tools and sample letters to help you write to your creditors. You can also get debt advice by using their webchat service, emailing them or by calling their helpline.

The online advice tool - Tell them about your situation - They work out your budget- They give you your debt solutions

Webchat with an adviser, Monday to Friday 9am - 8pm and Saturday 9:30 am - 1pm. This is the **fastest** way to speak to a specialist adviser.

Call 0808 808 4000, Mon. to Fri, 9am - 8pm and Saturday 9:30 am - 1pm

Factsheet library:

Bailiffs	Debts with extra rules
Complaints and problems	Household bills (see below)
Court action	Housing (see below)
Credit referencing	Insolvency
Dealing with your creditors	Life events
Debt solutions	Time limits for debts

Household bills factsheets:

[Council tax arrears](#)

Help to understand what a council can do to recover council tax arrears | Free council tax bailiff advice.

[Dealing with high gas and electricity bills](#)

Find out how you can deal with rising gas and electricity bills.

[Gas and electricity arrears](#)

What to do if you owe money to your gas or electricity suppliers. Advice on the powers your supplier has and how to come to a payment arrangement.

[Hire purchase debt](#)

Help with hire purchase and conditional sale agreements. What to do if you cannot keep up with your hire purchase payments and face repossession.

[Mobile phone debt](#)

Free advice on dealing with mobile phone debt. How to get a better deal on your mobile phone and what to do if you fall behind with your bill.

Mortgage arrears

Your home can be repossessed if you have mortgage arrears. Free advice on what to do if you have missed any payments.

Negative equity

If your home is worth less than the balance of your mortgage you have negative equity. Advice on what to do in this situation.

Rent arrears

Advice on how to deal with rent arrears. Help for different types of tenancies including housing association, council housing and private sector renting.

Water arrears

Free advice if you are struggling to pay your water bill. Find out if a trust fund can help pay your debt. How to negotiate with your supplier.

Housing factsheets:

Mortgage arrears

Your home can be repossessed if you have mortgage arrears. Free advice on what to do if you have missed any payments.

Mortgage shortfalls

Money you still owe to your mortgage or secured loan lender after your property has been sold, is called a 'mortgage shortfall'. Free debt advice

Rent arrears

Advice on how to deal with rent arrears. Help for different types of tenancies including housing association, council housing and private sector renting.

Time orders for mortgages

Advice on asking the court for more time to pay your mortgage or secured loan | Time order | National Debtline

The Money Advice Service provides free debt advice on 0800 138 1677.

This Government service has now been combined with two other Government advice services – Pension Advisory Service and Pension Wise – to form a new service “Money Helper”.

Their website is here: <https://www.moneyhelper.org.uk/en>

Talk to them live for money guidance using...

- Telephone – 0800 138 7777 (Monday to Friday, 8.00 a.m. to 6.00 p.m.)
- Online form
- Web chat
- WhatsApp

Lots of online tools and information on:

Benefits, Everyday money, Family and care, Homes, Money Troubles, Pensions and Retirement, Savings, Work

Turn2us - A national charity providing practical help to people who are struggling financially. You can use their website to find out what help may be available to you through benefits, grants and other sources of support:

<https://www.turn2us.org.uk/Your-Situation/Cost-of-Living>

The Turn2us helpline

Their helpline is free, confidential and independent. They give support and information to people who don't have access to the internet or find it hard going online. (High volume of calls - They are experiencing a large volume of calls which may cause longer than usual waiting times.)

If you can, please try using their website first for:

Benefits Calculator

Grants Search

Information and signposting

They support people over the phone by completing their online tools on their behalf, they then post, email or text them their results. They show people what they can apply for and empower them to take the next steps to access help. If you don't speak English or it is not your first language, they can use a translation service to make sure you get the help available to you. Just let the adviser know when you are connected.

They can:

Help you complete a benefit calculation

Help you find grants

Find an adviser to help with benefits, debt, housing & legal issues

Use web chat for help with our tools

They can't:

Give immediate money or emergency funding

Give benefits advice or tell you what to do

Provide emotional support

Advocate on your behalf

Change benefit decisions

Offer advice on appeals

Contacting the helpline

Call them on: 0808 802 2000, 9.00 am - 5.00 pm Mondays-Fridays.

All calls are free from a UK landline and from most mobiles. If you are calling from a mobile, please check with your network provider.

Or please use their contact form Or write to them: Turn2us, Hythe House, 200 Shepherds Bush Road, London W6 7NL.

A Text Relay service is available for those who are deaf or hard of hearing.