

Debt management help sheet

If you have a debt problem it can be very stressful. You may be worried that there is no way out or feel embarrassed or ashamed. You are not alone – there are millions of people in the UK who need help with debt issues. Try to get professional help as soon as possible. There are a range of debt solutions to consider and these can be explained by contacting one of the following organisations or by contacting your local Citizens advice bureau.

Consumer credit counselling service

The UK's leading debt charity offering free debt advice. "Debt remedy" is an anonymous online free counselling service or you can call the helpline to speak to an advisor.

www.cccs.co.uk tel 0810 138 1111

Payplan

UK's largest provider of free debt solutions. An online help form is available or call the helpline to speak to an advisor.

www.payplan.com tel 0800 280 2816

National debtline

"My Money Steps" is an online money advice tool or you can call to speak to an advisor. Also offers business debtline on 0800 197 6026.

www.nationaldebtline.co.uk tel 0808 808 4000

All of these organisations offer **FREE** advice, information and debt management ranging from budgeting and counselling to setting up a process to resolve the debt issue.

Be aware that organisations may offer free advice but charge for the debt plan put in place. Fees vary but will usually be charged as a percentage of payment made each month that the plan is in place.

For an overview of all debt advice providers go to:-

www.moneyadviceservice.org.uk

Investing in good health at work

Investing in good health at work