

# 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 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

[www.stepchange.org](http://www.stepchange.org)

0800 138 1111

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.

## Money Advice Trust

[www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

0808 808 4000 National Debtline

0800 197 6026 Business Debtline (for self-employed or business owners)

A debt advice charity providing both online and telephone information and advice on all types of debts and situations. 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.

## Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

0344 411 1444

Citizen's Advice provide both face to face and telephone support 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. If you do not have access to the internet or prefer to speak with an advisor, call instead.

## **Christians Against Poverty (CAP)**

[www.capuk.org](http://www.capuk.org)

01274 760720

Not available in Mid-Sussex/Horsham.

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

## **Liaise**

[www.frontlinedebtadvice.org.uk](http://www.frontlinedebtadvice.org.uk)

01903 218722

Available in Adur and Worthing.

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.

## **Entitledto**

[www.entitledto.co.uk](http://www.entitledto.co.uk)

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

## **Turn2Us**

[www.turn2us.org.uk](http://www.turn2us.org.uk)

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