

Getting help with your debts

If you are in debt and thinking about getting advice, there are free and paid for debt advisers to help you.

What can a debt adviser do for me?

There are a number of things that a debt adviser can do. They can review your finances, explain financial information to you and give you advice to help you with your specific debt situation. This might include advising on which debts you should consider paying off first, such as your mortgage, how to budget your money and how to make your money go further. They may also contact the people you owe money to and explain your situation or agree to a payment plan with them on your behalf.

Who can give me debt advice?

There are a range of organisations that can give you debt advice. But you should only deal with those who have a consumer credit licence from the Office of Fair Trading (OFT). You can check if a business has a license on the [Consumer Credit Register](#).

You can pay to get debt advice or get advice for free. Organisations such as Citizen's Advice Bureau, National Debtline, and Consumer Credit Counselling Service (CCCS) can give you debt advice for free. See contact details for these organisations below.

Fee charging debt management companies provide debt advice that you have to pay for. Before agreeing to take their services or handing your money over, always ask about the total cost of the service. Some companies add fees later in the process - you need to be sure you know what you have agreed to from the start. Remember to pay attention to the fine print and get all of the facts in writing, before agreeing to anything.

If I pay for debt advice, what should be in the contract I sign?

Debt advisers can help you in many different ways. Before you sign a contract you should make sure that you know exactly what is going to be done for you. If you are unsure, ask questions.

The contract should tell you:

- the total cost of the service
- if there are fees that you have to pay at the start and throughout the life of the debt repayment plan, what this pays for and if you can get this money back
- how much money will be paid to each of the people you owe money to and when the money will be given to them
- if any of the debt repayment options offered to you will affect your credit rating
- what you have to do if you want to stop the service at any time.

Helpful tip: Whether you pay a fee or not, make sure you understand the details of the service that your debt adviser will be providing and ask questions if anything is unclear.

What if something goes wrong?

Before you sign a contract you can ask your debt adviser who you should contact if something goes wrong. If something does go wrong and you are unsure what to do or are unhappy with how your complaint has been dealt with, contact the [Financial Ombudsman Service](#).

What else should I do?

- **Make a budget.** This helps you know how much money you have coming in and going out and how much spare cash you have left over to pay your debts. See the budget planner on the [Moneymadeclear website](#) for help in creating your budget.
- **Keep paying your bills.** You will need to make sure that you keep paying your debts, particularly ones like rent or mortgage payments and utility bills.
- **Keep talking to the people you owe money to.** Don't ignore their letters and calls. Reply to them, but make sure you tell your debt adviser what you have done.
- **Keep in touch with your debt adviser.** Keep making the payments that you have agreed with your debt adviser. Remember, your debt is your responsibility. Make sure you understand what your debt adviser is doing for you and if you are unsure, ask questions. Always check with your debt adviser to ensure they have been passing on your payments to the people you owe money to.
- **Do not give your personal details to cold callers who come to your home.** People should not come to your home and offer you debt advice, unless you have asked them to. And if you don't want to be cold called by telephone, register your contact details with the [Telephone Preference Service \(TPS\)](#).

Where can I get information about debt repayment options?

The Insolvency Service's publication '[In Debt? Dealing with your creditors](#)' (for England and Wales) gives a detailed explanation of all the debt repayment options that are currently available to debtors, including whether these will affect your ability to obtain credit in the future. Northern Ireland residents can also refer to this guide.

If you live in Scotland, read the [Debt Advice and Information Package](#) for information to help you deal with your creditors.

Useful contacts

For more help and advice, you can contact the following not-for-profit organisations for free, confidential and impartial advice, or for details of where to get advice in your area:

Citizens Advice

For advice and information on debt and other topics, visit your local Citizens Advice Bureau (address in the phone book), or go to www.adviceguide.org.uk (England and Wales), www.cas.org.uk (Scotland) or www.citizensadvice.co.uk (Northern Ireland).

National Debtline

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

Advice4DebtNI

If you live in **Northern Ireland**, phone **0800 917 4607** or visit www.advice4debtNI.com

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 council area.

Consumer Credit Counselling Service

For debt advice **throughout the UK**, phone **0800 138 1111** or visit www.cccs.co.uk

Consumer Direct

For a list of independent advice agencies, and information about credit and hire agreements, phone **08454 04 05 06** or visit www.consumerdirect.gov.uk

Advice UK

Member centres offer debt advice to the public, some providing specialist advice for minority ethnic and refugee communities and people with disabilities. For further information phone 0207 469 5700.

Community Legal Advice

If you qualify for legal aid, phone **0845 345 4 345** for free advice or visit www.communitylegaladvice.org.uk

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 **0845 080 1800** or visit www.financial-ombudsman.org.uk