



Managing Debts

In the current climate it is difficult not to be aware of the emphasis being placed on debt, whether on a national, global or personal level. Many people borrow money from time to time and problems can arise when people start to find it difficult to meet repayments, often through circumstances beyond your control e.g. changing or even losing, jobs, sickness, change of household structure, etc.

Importantly it can become very stressful for you and those close to you. Recently a specific website has been launched for people to specifically seek help during the credit crunch.

The major theme of this page is to let you know that there is plenty FREE & CONFIDENTIAL help available. In the papers, on the internet and on radio and TV there is a bewildering range of companies who offer to 'sort out your debts'. What they don't tell you is that quite often there is a charge, or a percentage to pay. It's annoying when there is advice available over the telephone, via the internet or face-to-face, and it's all FREE.

As part of the Making Ends Meet campaign we recommend the following organisations: -

- Citizens Advice Bureau – offer free, confidential advice from over 3000 locations across the UK. Advice can be face-to-face, via telephone and on occasions home visits can be arranged. CAB look to help resolve debts issues as well as benefits, housing, legal, immigration, discrimination, employment and consumer issues. Their website www.adviceguide.org.uk offers practical, reliable and up-to-date information on a wide range of subjects in a variety of languages. You can find your local office at www.citizensadvice.org.uk/index

Homes for Northumberland have an agreement with CAB and you can contact them through us on our income telephone number 01670 542121 or on makingendsmeet@hfn.uk.com

- DAWN Advice – 0845 345 4 345 – a not-for-profit organisation that works on behalf of Community Legal Advice assisting people with social issues such as debt but also able to advice on housing, welfare benefits and employment law. DAWN operate a telephone service but are also able to provide outreach appointments at appropriate locations.

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- National Debtline – telephone 0808 808 4000 - provides free, confidential and independent advice on how to deal with debt problems. There is also an email enquiry service available at www.nationaldebtline.co.uk/england_wales/contact_us although there may be a slight delay in replying to you at busy times.
- Consumer Credit Counselling Service (CCCS) – telephone 0800 138 1111 – a registered charity offering free, confidential support to anyone who is worried about debt. CCCS offer a debt remedy service to check for the first warnings about debt issues. It's available on www.cccs.co.uk/debtremedy.
- The Financial Services Authority (FSA) have their own debt test as part of their Money Made Clear project at http://www.moneymadeclear.fsa.gov.uk/tools.aspx?Tool=debt_test
- This Is Money newsletter also has a test at <http://www.thisismoney.co.uk/debt-test>