

## 3 - How do I get independent debt advice?

You should make sure that the help you get with your debts is independent and in your best interests. This leaflet tells you how to do this. You may want to read leaflet '2 – Why do I need independent debt advice?' as well.

This leaflet is available online. The online version has links to the useful resources we refer to throughout.

### Main messages

To make sure that everything you can afford to pay goes towards your debts and not to pay anyone fees, make sure you avoid organisations that charge for their advice.

Advice should be free, independent and in your best interests if:

- ✓ the organisation is a member of a larger organisation (known as an 'umbrella body') that gives it a duty to provide independent advice;
- ✓ the organisation is a part of the Community Legal Service; or
- ✓ the organisation is a charity or voluntary-sector organisation set up for that purpose.

There are national phone lines that can provide help where you cannot get or do not need local face-to-face advice.



How do I get independent debt advice?

**You know you need advice about your debts. You have found an organisation that you think will help. How do you know that they will give you advice which is independent and in your best interests?**

### Organisations that are members of relevant umbrella bodies

The following umbrella bodies give their members a duty to provide independent advice which is in your best interests.

- **advice<sup>UK</sup>** – a network of independent advice organisations

Website: [www.adviceuk.org.uk](http://www.adviceuk.org.uk)

Directory:

[www.adviceuk.org.uk/DisplayPage.asp?pageid=8390](http://www.adviceuk.org.uk/DisplayPage.asp?pageid=8390)

- **Citizens Advice** – also known as the CAB. An organisation that uses their name and logo will be a member.

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

Directory: [w.citizensadvice.org.uk/cabdir.ihtml#txt\\_getadvice\\_header-Anchor-search](http://w.citizensadvice.org.uk/cabdir.ihtml#txt_getadvice_header-Anchor-search)

- **Law Centres Federation** – Law centres are available in some parts of the country. Only members of the Federation can call themselves a law centre.

Website: [www.lawcentres.org.uk](http://www.lawcentres.org.uk)

Directory: [www.lawcentres.org.uk/lawcentres/detail/find/](http://www.lawcentres.org.uk/lawcentres/detail/find/)

### Organisations that are part of the Community Legal Service

The Community Legal Service ('CLS') is a network of organisations that provide legal advice and have met certain standards, including making sure they provide independent advice.

The CLS provides a number of tools that are helpful for finding appropriate advice.

- You can search a directory of providers for a specific:

- ✓ place;
- ✓ category of law (for example, debt); and
- ✓ level that the organisation specialises in.

Website:

[www.clsdirect.org.uk/directory/directorySearch?lang=en](http://www.clsdirect.org.uk/directory/directorySearch?lang=en)

- You can find out whether someone qualifies for free legal advice and help ('legal aid'). Some members of the CLS never charge for their services. Others may only provide free services under the legal aid scheme. This involves an assessment based on your financial situation and the details of your case.

Website: [www.clsdirect.org.uk/legalhelp/calculator.jsp?lang=en](http://www.clsdirect.org.uk/legalhelp/calculator.jsp?lang=en)

- You can search a database of online advice. This database includes information provided direct by the CLS, and information available on other websites that has been accepted as being independent and of good quality.

Website: [search.clsdirect.org.uk/index.asp?lang=en](http://search.clsdirect.org.uk/index.asp?lang=en)

### Charities, community interest companies and third-sector organisations

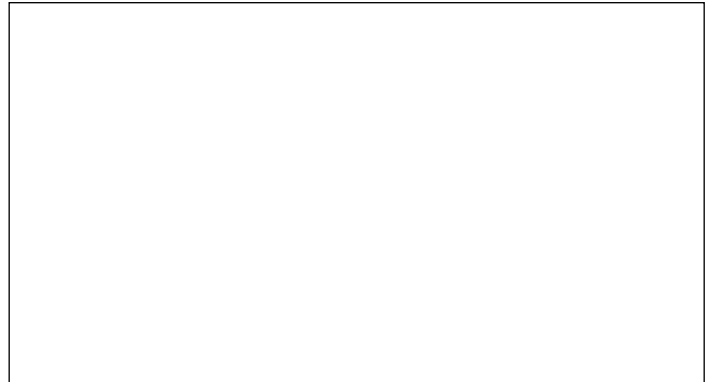
There are organisations that are not part of an umbrella organisation or the Community Legal Service, but that provide independent advice which is in your best interests.

There is no way of guaranteeing that these organisations will provide independent, good-quality advice. Local knowledge can be helpful. A local voluntary service council should know about organisations like this. You can find out more information about voluntary service councils or find your local voluntary service council on the internet.

Website: [www.navca.org.uk/](http://www.navca.org.uk/)

Directory: [www.nacvs.org.uk/cvsdir/](http://www.nacvs.org.uk/cvsdir/)

You can also get local information here.



Any organisation offering debt counselling must have a licence from the Office of Fair Trading. You can check whether they do by phoning 020 7211 8608 between 9.30am and 4pm, Monday to Friday. An organisation does not need to be independent to have a licence, but does need to have a licence to give debt advice.

If an organisation is set up as a charity, a community interest organisation or a not-for-profit company, it is more likely to provide independent advice which is in your best interests than if it was set up as a profit-making business.

You can use the following websites to check the reasons for why an organisation was set up.

### **Charity Commission**

[www.charity-commission.gov.uk/](http://www.charity-commission.gov.uk/)

### **Register of community interest companies**

[www.cicregulator.gov.uk/](http://www.cicregulator.gov.uk/)

### **Companies House**

[www.companieshouse.gov.uk/](http://www.companieshouse.gov.uk/)

### **National helplines**

If you cannot get face-to-face advice locally or you find it easier to use telephone helplines, the following organisations providing telephone services across the country. Their advice will be free, independent and in your best interests.

#### **• National Debtline**

**Phone: 0808 808 4000**

**Website: [www.nationaldebtline.co.uk/](http://www.nationaldebtline.co.uk/)**

As well as the advice line, National Debtline has produced a detailed self-help guide, which has far more information than this guide. It has also produced a series of fact sheets, sample letters, and a personal budgeting guide. You can get this information through the organisation's website, and by post.

#### **• Community Legal Service Direct**

**Phone: 0845 345 4345**

**Website: [www.clsdirect.org.uk/](http://www.clsdirect.org.uk/)**

There is more information on the previous page about the services the Community Legal Service offers. Their telephone advice services are available to people who qualify for legal aid.

#### **• Consumer Credit Counselling Service (CCCS)**

**Phone: 0800 138 1111**

**Website: [www.cccs.co.uk/](http://www.cccs.co.uk/)**

CCCS is a charity which was set up to help people who have debt problems. Its services are free. As well as the telephone advice line, CCCS has detailed online information, a facility called 'Debt Remedy' for providing anonymous advice which is tailored to meet your needs, and a service for developing a debt management plan for you.

**This leaflet is part of a series of eight leaflets.**

- 1 – Making money go further
- 2 – Why do I need independent debt advice?
- 3 – How do I get independent debt advice?
- 4 – Preparing for your appointment to get debt advice
- 5 – Understanding the process for getting debt advice
- 6 – After debt advice – dealing with creditors on your own
- 7 – After debt advice – do you need more help?
- 8 – Debt advice – other sources of information

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This series of leaflets is designed to provide a simple summary of debt advice. It is not meant to be a full statement of the law, or to provide legal advice. We do not accept responsibility for any consequences as a result of you relying on the information we provide.

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