

## 8 - Debt advice - other sources of information

Here is a brief reminder of some of the other sources of information you can use to manage your debt on your own. There are lots of organisations out there offering advice. These are some of the ones we recommend.

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

### Main messages

If you ask an organisation for help, you should be confident that they are independent and acting in your best interests.

Leaflet '3 – How do I get independent debt advice?' gives guidance on getting a face-to-face adviser. This leaflet is about other sources of information and support.



## Under each entry, we tell you:

- whether you can get its information by post;
- whether you can get its information online;
- whether it offers an online advice tool that allows you to start the advice process through its website; and
- whether its phone number is an advice line.

## All the services listed here are free and independent.

### • Citizens Advice – Adviceguide

Information by post?	<b>No</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>No</b>
Telephone advice?	<b>No</b>

**Website:** <http://www.adviceguide.org.uk/>

Adviceguide is a service which gives the public access to Citizens Advice's database. The debt pages are at <http://www.adviceguide.org.uk/index/life/debt.htm>.

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### • Community Legal Advice

Information by post?	<b>Yes</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>Yes, in partnership with CCCS - see below</b>
Telephone advice?	<b>Yes, to those qualifying for 'legal aid'</b>

**Phone:** 0845 345 4345

**Website:** <http://www.communitylegaladvice.org.uk/>

This is the website of the Community Legal Advice service (that used to be called the Community Legal Service). This is a Government-sponsored scheme that works to make sure that advice on social welfare law is provided to a high standard.

There is a calculator to check whether you qualify for free legal advice. There is a directory of the different categories of advice providers. You can also get advice leaflets, fact sheets, and links to other legal websites, which you can access through the advice search facility.

Community Legal Advice provides its web-based advice service in partnership with CCCS (see below). Its telephone advice services are available to people who qualify for legal aid.

### • Consumer Credit Counselling Service (CCCS)

Information by post?	<b>Possibly, after getting telephone advice</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>Yes</b>
Telephone advice?	<b>Yes</b>

**Phone: 0800 138 1111**

**Website: <http://www.cccs.co.uk/>**

CCCS is a charity 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 producing a debt management plan for you.

### • Financial Services Authority - Moneymadeclear

Information by post?	<b>Yes</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>Yes</b>
Telephone advice?	<b>No</b>

**Website: <http://www.moneymadeclear.fsa.gov.uk>**

Moneymadeclear is the Financial Services Authority's consumer website. Among the facilities available through the website are a number of web-based tools (including a financial health-check tool), a series of advice guides available online or by post, and a 'Products explained' section explaining financial products.

### • National Debtline

Information by post?	<b>Yes</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>No</b>
Telephone advice?	<b>Yes</b>

**Phone: 0808 808 4000**

**Website: <http://www.nationaldebtline.co.uk/>**

As well as the telephone 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 its website, and by post.

### • Payplan

Information by post?	<b>No</b>
Information on the internet?	<b>Yes</b>
Advice through the internet?	<b>Yes</b>
Telephone advice?	<b>Yes</b>

**Phone: 0800 917 7823**

**Website: <http://www.payplan.com>**

Payplan provides free services for managing your debt, funded by the credit industry.

**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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**Disclaimer and copyright notices**

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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