

DEBT

It is very important that if you are worried about debt you **do not ignore the issue. There is advice and help available to you. Many organisations (listed on this leaflet) will offer you **free, confidential advice**.**

If after contacting the agencies below you would still like to make Barry aware of your debt problems then please contact Barry with the full details.

National Debtline:

National Debtline is a national telephone helpline for people with debt problems in England, Wales and Scotland.

The service is free, confidential and independent. National Debtline are committed to answering your call and then discussing your debt problems with you and the options available to you.

The specialist advice that given over the telephone is backed up with written self-help materials which can be sent out to you for free.

If your circumstances meet certain criteria, they can assist in setting up a free Debt Management Plan.

Phone: 0808 808 4000

Website: www.nationaldebtline.co.uk/

Business Debtline:

The Business Debtline helpline provides free, confidential and independent advice on how to deal with debt problems for small businesses.

Phone: 0800 197 6026

Website: www.bdl.org.uk/

Citizens Advice Bureau:

The Citizens Advice Bureau will give you advice on where to go for help with your debts. They have debt advice guides that can be downloaded from their website. You can also visit your local Citizens Advice Bureau at 2nd Floor, Standard House, Half Moon Street, Huddersfield, HD1 2JF

Phone: 0844 848 7970

Website: www.adviceguide.org.uk/

“There is advice and help available to you. Many organisations will offer you free, confidential advice.”

Community Legal Service:

The Community Legal Service (CLS) provides advice and legal representation for people entitled to legal aid who are involved in civil cases. A number of advice leaflets on a range of issues can be downloaded from their website or obtained by calling the advice line.

Phone: 0845 345 4345

Website: www.clsdirect.org.uk/

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Money Made Clear:

The Financial Services Authority (FSA) is the UK's financial watchdog set up by the Government to regulate financial services and protect your rights.

The FSA provide clear, impartial information, on their website and in publications, about financial products and services to help make money matters clearer for you.

Visit their website to take the debt test.

Phone: 0845 606 1234

Website: www.moneymadeclear.fsa.gov.uk/

Kirklees Neighbourhood Housing:

KNH is unique in that it has its own in-house Debt Counselling Unit. Their Debt Counsellors can help you with your financial problems and provide confidential advice on all aspects of debt.

This service is totally free of charge and is available to all council tenants who are experiencing financial problems. They can meet you in your home, in a housing office, or speak on the phone.

Phone: 01484 414974

“Debt Counsellors can help you with your financial problems and provide confidential advice on all aspects of debt.”

UK Insolvency Helpline:

The UK Insolvency Helpline gives commercial entities and individuals the opportunity to have direct access to the UK's most skilled professional advice on all debt and insolvency issues.

Phone: 0800 074 6918

Website: www.insolvencyhelpline.co.uk/

If you would like to make Barry aware of the problem you are experiencing, or if you have difficulties with one of the above agencies then please contact Barry with the full details.