

Step Change

This is the leading debt charity in the UK providing free advice, help with budgets and debt management plans tailored to your personal situation.

<http://www.stepchange.org/>

Tel: 0800 138 1111

Citizens Advice

This provides free, independent and confidential advice on getting out of debt and a variety of other issues. They have useful resources online, such as debt FAQs and budgeting tools.

<https://www.citizensadvice.org.uk/>

Tel: 0344 411 1444

The Money Charity

This is a charity that helps with money management, as well as free and confidential advice. They also provide money management apps such as “spendometer”.

<https://themoneycharity.org.uk/>

Tel: 020 7062 8933

AdviceUK

This is the largest support network for free, independent advice centres. Provide support to front-line/agencies that offer independent social welfare and legal advice to those in need.

<https://www.adviceuk.org.uk/>

Tel: 0300 777 0107

Christians Against Poverty

A national charity, working across the UK to lift people out of debt and poverty offering free debt counselling through a network of 260 debt centers.

<http://www.capuk.org/>

Tel: 01274760720

National Debtline

National Debtline is a debt charity providing free, confidential and impartial advice and a library of online resources- including information packs, personal budget planning and sample letters and information that will allow you to determine whether you qualify for a debt relief order.

<https://www.nationaldebtline.org/>

Tel: 0808 808 4000

PayPlan

They offer a fresh approach to dealing with financial difficulties. PayPlan are the UKs largest provider of free debt solutions, including debt management and Individual Voluntary Arrangements (IVAs)

<https://www.payplan.com/>

Tel: 0800 280 2816

Financial Ombudsman Service

This service was set up by law to resolve individual disputes between consumers and financial services businesses.

<http://www.financial-ombudsman.org.uk/>

Tel: 0800 023 4567

Civil Legal Advice

Legal aid can help you pay for legal advice, family mediation and representation in court and some tribunals. This could include housing, debt, family or education problems. You can also get legal aid if you're accused of a crime

<https://www.gov.uk/civil-legal-advice>

Tel: 0345 345 4 345