

DEBT

**Struggling with creditors?
Are people chasing you for
money?
Are you worried about paying
your debts once you start
working?**

Everyone struggles with money at some point, but the answer is to find an agency that can support you. This leaflet is available to show you what help is available.

Agencies who can provide you with free advice

Many agencies have restrictions on their funding which makes finding the right agency quite tricky. With that in mind, Money Advice Plymouth is happy to receive your initial call and refer you to the most suitable organisation. Their number is 01752 208126 or you can e-mail them at:

enquiries@moneyadviceplymouth.org.uk

Alternatively you can contact the following agencies directly who can offer you free advice. All of these hold a Community Legal Service Quality Mark, the same as Money Advice Plymouth:

Plymouth CAB

2nd Floor, Cobourg House, 32 Mayflower Street.

This is open Monday to Friday 10:00 a.m. - 1:00 p.m. as a drop-in at which you will be assessed by a specialist debt caseworker in their Debt Rights & Remedies Unit. Available to anyone with debt problems. Alternatively advice can be provided by telephone or by e-mail.

Contact details: 0870 126 4011
advice@plymouthcab.org.uk

Goldbergs Solicitors

7/8 Ford Park Road, Mutley.

This service is only available to anyone on means tested benefits or on a low income.

Contact details: 01752 660023

Please note: there are some organisations who will charge you. This leaflet is designed to help you find an agency that will offer you free advice.

Trobridges Solicitors

1 Ford Park Road, Mutley.

This service is only available to anyone on means tested benefits or on a low income.

Contact details: 01752 664022

There is also a national help line that can provide advice and information.

National Debtline

Contact details: 0808 808 4000

What you can expect from them

Each of these agencies can:

- * explore your overall financial position
- * look at your income and expenditure
- * consider other benefit entitlements
- * draw up a financial statement that can be sent to your creditors
- * help set up affordable repayments
- * write letters on your behalf
- * assist with a Court Summons

What they can't do

Agencies work differently and they may not be able to do everything for you. If this is the case they will try to find another appropriate agency. For example, if you have a housing problem, then the agency might refer you to Shelter.

What they expect from you

All agencies offer free confidential advice but they will expect you to engage with the process of sorting out your debts. This would include:

- * coming to appointments (or cancelling them promptly if necessary)
- * bringing confirmation of income details
- * bringing debt paperwork for all of your creditors
- * making payments as arranged and telling us if you are having problems doing this
- * sharing personal details e.g. who is in your household, date of birth and National Insurance number
- * telling us if your situation changes
- * taking out no further credit or loans
- * not entering into separate agreements with your creditors without informing the agency