

# Debt and Financial Advice

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If you are worried about poverty and debt, you can access a variety of support services and resources to get advice, assistance, and financial relief. Here are some key organisations and avenues for help:

➤ **Citizens Advice**

Offers free, confidential, and impartial advice on managing debts, budgeting, and understanding rights.

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

Helpline: 0800 144 8848

➤ **StepChange Debt Charity**

Specializes in debt management plans, budgeting advice, and guidance on bankruptcy.

Website: [www.stepchange.org](http://www.stepchange.org)

Helpline: 0800 138 1111

➤ **National Debtline**

Provides free advice on debt solutions such as bankruptcy, debt relief orders, and informal payment plans.

Website: [www.nationaldebtline.org](http://www.nationaldebtline.org)

Helpline: 0808 808 4000

➤ **Christians Against Poverty (CAP)**

Helps people with practical financial advice and emotional support, regardless of faith.

Website: [www.capuk.org](http://www.capuk.org)

Helpline: 0800 328 0006

## Benefits and Welfare Assistance

### ➤ **Turn2us**

A charity that helps individuals access welfare benefits, grants, and support.

Website: [www.turn2us.org.uk](http://www.turn2us.org.uk)

### ➤ **Entitled to**

Provides a free benefits calculator to help identify eligibility for government support.

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

### ➤ **Jobcentre Plus**

Offers support with Universal Credit, job-seeking, and other welfare-related assistance.

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## Food and Essentials

### ➤ **Trussell Trust Food Banks**

Operates a nationwide network of food banks providing emergency food supplies.

Website: [www.trusselltrust.org](http://www.trusselltrust.org)

### ➤ **Independent Food Aid Network (IFAN)**

Connects people with local, independent food banks and support organisations.

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

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## Energy and Housing Support

### ➤ **Energy Suppliers' Priority Services Register**

Offers special support for vulnerable customers, including payment plans or discounts.

### ➤ **Shelter**

Provides advice on housing, homelessness, and tenant rights.

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

Helpline: 0808 800 4444

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## Community and Local Resources

### › Local Councils

Offer discretionary housing payments, council tax relief, or crisis grants through the Local Welfare Assistance Scheme.

### › Charitable Organisations

**The Salvation Army:** Provides emergency aid and community support.

**Family Action:** Supports families in crisis with grants and counselling.

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## Mental Health and Well-being

### › Mind

Supports people dealing with stress and anxiety related to financial difficulties.

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

Helpline: 0300 123 3393

### › Samaritans

Offers emotional support to anyone in distress.

Website: [www.samaritans.org](http://www.samaritans.org)

Helpline: 116 123

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## Emergency Grants and Funds

› Some charities and trusts, such as [The British Gas Energy Trust - help with energy debt & more - British Gas](#), offer grants to help clear debts or cover essential costs. Platforms like Turn2us can guide you to these resources.

› These organisations are equipped to help with both immediate crises and long-term financial recovery plans.