

# The MONEY Charity

## Sources of Free, Independent Financial Support and Information

### General



#### The Money Charity

Provides education, information, advice and guidance to all and has resources such as a Budget Builder and Money Manual.



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



**Email:** [hello@themoneycharity.org.uk](mailto:hello@themoneycharity.org.uk)



**Social Media:** Twitter, Instagram, Facebook @TheMoneyCharity and LinkedIn The Money Charity

#### Citizens Advice

Advice on a range of issues including debt and money, benefits, housing, legal, discrimination, employment, immigration and consumer advice.



**Tel:** 0800 240 4420 (England) / 0800 702 2020 (Wales) / 0800 028 1456 (Scotland) / Text Relay UK Service: 18001 then 0800 240 4420



**Website/Live Chat:** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) and select the country you live in. Online chat available through the website Mon-Fri 8am-7pm for Debt; Mon-Fri 9am-5pm for General



**Visits In Person:** check the website and enter your postcode to find your nearest Citizens Advice centre



**Home Visits:** available in some areas, check the website for details

#### MoneyHelper

Provides money advice and support along with online tools and calculators to help keep track of finances and plan ahead. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.



**Tel:** 0899 138 7777 (England) / 0800 138 0555 (Wales) / Mon-Fri 8am-6pm



**Webchat:** [www.moneyhelper.org.uk/en/contact-us](http://www.moneyhelper.org.uk/en/contact-us) Mon-Fri 8am-6pm; Sat 8am-3pm



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

#### Gov.UK

The place to find government services and information.



**Website:** [www.gov.uk](http://www.gov.uk)

#### Money Saving Expert



Offers lots of practical advice, money saving tips and comparisons. You can sign up for the weekly newsletter.



**Website:** [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

#### Unbiased

A website that shows you how you can get free financial advice. It is independent and will give you a list of financial advisors in your area.



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

## Debt



### StepChange Debt Charity

Advice on debt and money including bankruptcy, Individual Voluntary Arrangements (IVAs), Debt Relief Orders, bailiffs, employment, benefits, mortgage and repossession support. You can create a budget using StepChange Debt Remedy and it will identify the extent of your debt problems and provide you with a tailored recommendation to resolve your situation. It's free and you don't have to give your name.

 **Tel:** 0800 138 1111 Mon–Fri 8am–8pm; Sat 8am–4pm

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

 **Webchat:** Offers guidance and information to help you with general queries Mon-Fri 8am-6pm

### National Debt Line

Provides debt advice, support with budgeting and guidance about how to deal with debt. Helpful debt management videos are also provided on the website.



 **Tel:** 0808 808 4000 Mon–Fri 9am–8pm; Sat 9.30am–1pm

 **Website:** [www.nationaldebtline.org](http://www.nationaldebtline.org). National Debtline's My Money Steps website is a secure, confidential and free online self-help debt advice service, visit [www.mymoneysteps.org](http://www.mymoneysteps.org)

 **Webchat:** [www.nationaldebtline.org](http://www.nationaldebtline.org)

### Business Debt Line

Advice to self-employed people across the UK on how to deal with debt problems.



 **Tel:** 0800 197 6026 (England, Wales, Scotland) Mon–Fri 9am-8pm / 0800 915 4604 (Northern Ireland) in partnership with Advice NI Mon-Fri 9am-5pm

 **Website:** [www.businessdebtline.org](http://www.businessdebtline.org)

 **Webchat:** [www.businessdebtline.org](http://www.businessdebtline.org) (England, Wales and Scotland only)

### Debt Advice Foundation

A specialist debt charity offering free, confidential advice on any aspect of debt.

 **Tel:** 0800 043 40 50 Mon–Fri 8am–8pm; Sat 9am–3pm

 **Website:** For information on debt solutions and tools to help with budgeting and debt, visit [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)



### PayPlan

Provides debt advice and debt solutions including Debt Management Plans (DMPs), Individual Voluntary Arrangements (IVAs), Bankruptcy, Settlements, Trust Deeds and Sequestration (in Scotland)

 **Tel:** 0800 280 2816 Mon–Fri 8am-8pm; Sat 9am-3pm

 **Website:** [www.payplan.com](http://www.payplan.com)

### Christians Against Poverty

Provides debt support, money management, budgeting, and support to pay outstanding bills through a Christians Against Poverty (CAP) plan.



 **Tel:** 0800 328 0006

 **Website:** [www.capuk.org](http://www.capuk.org) where you can register for their online services.

 **Home Visit:** If you live in a postcode covered by a Christians Against Poverty Debt Centre, a Debt Coach will visit you

## Benefits

### TURN2US

#### Turn2Us

Offers a free online benefits checker and have a huge database of grants that you might be eligible for.

 **Tel:** 0808 802 2000 Mon-Fri 9am-5pm

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

### entitledto

independent | accurate | reliable

#### entitledto

entitledto have a benefits calculator that will check which means-tested benefits you may be entitled to.

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

## Money & Mental Health



### Mental Health & Money Advice

Help and support for people to understand, manage and improve their money and mental health issues. Mental Health & Money Advice have a Savings Calculator, Budget Planner, Debt Health Check, and Universal Credit Money Manager.

 **Website:** [www.mentalhealthandmoneyadvice.org](http://www.mentalhealthandmoneyadvice.org)

## Pensions



### MoneyHelper

Provides money advice and support along with online tools and calculators to help keep track of finances and plan ahead.

 **Tel:** 0800 011 3797 Mon-Fri 9am-5pm / For Self-employed 0345 603 7021 Mon-Fri 9am-5pm

 **Website:** [www.moneyhelper.org.uk/en/pensions-and-retirement?](http://www.moneyhelper.org.uk/en/pensions-and-retirement?)

 **Webchat:** [www.moneyhelper.org.uk/en/pensions-and-retirement?](http://www.moneyhelper.org.uk/en/pensions-and-retirement?) Mon-Fri 9am-6pm

## Fraud



### Action Fraud

The UK's national reporting centre for fraud and cybercrime where you can report fraud if you have been scammed, defrauded or experienced cyber crime in England, Wales and Northern Ireland.

 **Tel:** 0300 123 2040

 **Website:** [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

## Victim Support

Support victims of crime and traumatic incidents in England and Wales. Provides specialist help to support people to cope and recover to the point where they feel they are back on track with their lives.



 **Tel:** 0808 1689 111 Mon-Fri 24/7

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

 **Webchat:** <https://www.victimsupport.org.uk/help-and-support/get-help/support-near-you/live-chat/> England & Wales 24-hour support

### Citizens Advice

Provide an online scams helper to get advice that's specific to your situation and information on how to recognise a scam and protecting yourself online.



 **Website:** [www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/](http://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/)



### Financial Conduct Authority

Provide support on how to avoid investment and pension scams.

 **Website:** [www.fca.org.uk/scamsmart/resources](http://www.fca.org.uk/scamsmart/resources)

## Other Support & Information



### Shelter

Provides housing advice, homelessness, benefits help, managing your money, prioritising debts and negotiating with lenders and other creditors.

 **Tel:** 0808 800 4444 Mon–Fri 8am–8pm; Sat–Sun 9am–5pm

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

 **Webchat:** [www.shelter.org.uk/get\\_help/webchat](http://www.shelter.org.uk/get_help/webchat) Mon-Fri 9am-5pm

### Surviving Economic Abuse

Financial Support Line for Victims of Domestic Abuse.

 **Tel:** 0808 1968845 Mon-Thurs 9am–5pm; Fri 9am–12.30pm

 **Website:** [www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org)



### Which?

Independent, has a really good calculator for looking at pension contributions.

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



### Age UK

Provides help and support to older

**Tel:** 0800 678 1602 Mon-Sun 8am-

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

 **Home Visits:** [www.ageuk.org.uk/services/in-your-area/](http://www.ageuk.org.uk/services/in-your-area/)



people.

7pm

### Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provide support for borrowers. It provides emotional and practical support that is tailored to your needs.

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

### GamCare

Offers free information, advice and support for anyone harmed by gambling.

 **Tel:** 0808 8020 133 available 24 hours a day

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





**TaxAid**

Offers free, confidential advice on tax to those on low incomes.



**Website:** [www.taxaid.org.uk/pages/contact-us](http://www.taxaid.org.uk/pages/contact-us)