

Advisory organisations

Advisory organisations

There are many advisory organisations available to consumers across the UK. In the Credit Services Association's Code of Practice, it is set out that customers should be afforded at least 30 days' breathing space from debt collection activity where they demonstrate that they are seeking financial assistance.

In such circumstances, they may be obtaining assistance from a fee-charging debt management company, or they may be obtaining assistance from one of the many free advisory organisations, some of which are listed below.

Within this guidance document you will find some of the widely-used and recognised free advisory organisations that offer assistance for dealing with financial difficulties and debt management. A brief summary of each organisation and their contact details can also be found below. As well as providing direct, individual assistance, many of these companies have useful and comprehensive information available on their websites.

If you have concerns about the legitimacy of a particular free advisory organisation, it may prove useful to contact the Institute of Money Advisers (IMA). Their details can be found at the end of this document, under Other Useful Organisations. If you are interested in using the services of a fee-charging debt management company, you may find the Debt Managers Standards Association (DEMSA) and/or Debt Resolution Forum (DRF) of interest – their contact details are also listed under Other Useful Organisations.

Free Advisory Organisations

Advice NI – Debt Action NI service

For those living in Northern Ireland, Advice NI offers assistance and advice to those dealing with debt and experiencing financial difficulties.

W: www.debtaction-ni.net

E: debt@adviceni.net

T: 0800 917 4607

AdviceUK

Member centres of AdviceUK offer debt advice including specialist advice for minority communities and people with disabilities.

W: www.adviceuk.org.uk

T: 0300 777 0107

Christians Against Poverty (CAP)

Christians Against Poverty is a national debt counselling charity working through a network of centres based in local churches.

W: www.capuk.org

E: info@capuk.org

T: 01274 760 720

Citizens Advice

Citizens Advice is the UK's largest advice provider, with nearly half of the population using their service at some point in their lives. Citizens Advice helps people resolve their legal, financial and other problems through the provision of free information and advice, and by influencing policy makers. It provides face-to-face services in various locations including the high street, community centres, courts and prisons. You can locate your local CAB at the website below or in the phone book.

W: www.citizensadvice.org.uk

Money Advice Scotland

For those living in Scotland, Money Advice Scotland is the national charity promoting high quality free, confidential, independent and impartial money and debt advice.

W: www.moneyadvicescotland.org.uk

E: info@moneyadvicescotland.org.uk

T: 0141 572 0237

Money Advice Service

The Money Advice Service offers free, unbiased and easy-to-access money tools, information and advice.

W: www.moneyadviceservice.org.uk

T: 0300 500 5000

National Debtline

National Debtline offers debt advice for people living in different parts of the country, as the law concerning debt can vary dependent on whether you live in England, Scotland or Wales. Advice can be obtained anonymously as there is no requirement to divulge personal details.

T: 0808 808 4000

Payplan

Payplan provides free debt advice and free debt solutions, including Debt Management Plans (DMPs) and Individual Voluntary Arrangements (IVAs), to anyone experiencing financial difficulties.

W: www.payplan.com

T: 0800 280 2816 or 0207 760 8980

StepChange (formerly The Consumer Credit Counselling Service/CCCS)

StepChange is a registered charity whose purpose is to assist people who are in financial difficulty by providing free, impartial and confidential advice.

W: www.stepchange.org

T: 0800 138 1111

Other Useful Organisations

Age UK

Age UK is a charity focused on providing assistance and advice to older people, including debt and money advice.

W: www.ageuk.org.uk

T: 0800 169 6565

Debt Managers Standards Association (DEMSEA)

Debt Managers Standards Association is a trade association for the debt management industry, promoting best practice across the sector through their Code of Conduct. They also provide guidance and contact information for debt management companies who are members of DEMSEA.

W: www.demsa.co.uk

T: 0113 277 7610

Debt Resolution Forum (DRF)

Debt Resolution Forum is a membership organisation for companies, individuals and partnerships who offer personal debt solutions to individuals, and who charge for the services they provide. Their website contains various pieces of information and guidance about debt resolution as well as contact details for their members.

W: www.debtresolutionforum.org.uk

T: 0161 905 8372

Institute of Money Advisers (IMA)

The Institute of Money Advisers is the only professional body acting solely for money advisers in England, Wales and Northern Ireland. Its members are drawn from right across the free money advice sector. They are unable to give advice directly to members of the public.

W: www.i-m-a.org.uk

Mind (The National Association for Mental Health)

Mind is a leading mental health charity in England and Wales, offering advice and support to empower anyone experiencing a mental health problem.

W: www.mind.org.uk

T: 0300 123 3393

Contact us

E: info@csa-uk.com

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