



CONSUMER FACT SHEET AND ADVICE GUIDE – ADVICE GROUPS

The Credit Services Association states in its Code of Practice that it will agree to a 30-day breathing space to be granted to all debtors seeking help from accredited debt advisors – the accredited advisors to mean the following groups:

The Consumer Credit Counselling Service (CCCS)

The Consumer Credit Counselling Service is a registered charity whose purpose is to assist people who are in financial difficulty by providing free, independent, impartial and realistic advice. Its vision is 'to become acknowledged as the leading provider of free debt advice in the UK'. It has a free national telephone service, 10 regional centres and online advice service. Although not widely publicized but by no means a secret, CCCS is funded and supported entirely by the credit industry, and a large number of people who contact CCCS are recommended to do so by the debt collection industry.

www.cccs.co.uk

Christians against Poverty (CAP)

Christians against Poverty is a national debt counseling charity working through a network of centres based in local churches. CAP says that its unique 'hands on' approach empowers people to help themselves out of poverty and be released from the fear, oppression and worry generated by overwhelming debts. Its vision is to answer the national problem of debt in the UK by having at least one CAP centre operating in every major town and city by the year 2021.

www.capuk.org

Citizens Advice Bureau (CAB)

The Citizens Advice Service is the UK's largest advice provider, with nearly half of the population using our service at some point in their lives. CAB helps people resolve their legal, money and other problems by providing free information and advice, and by influencing policy makers. It provides face-to-face services in over 3,200 locations including the high street, community centres, health settings, courts and prisons. Advisers recognise that one problem is often the cause or result of another so, rather than addressing a single issue at a time; they look at a client's situation holistically. This way, other potential problems can be

identified early or pre-empted, which prevents them escalating into anything more serious. Bureaux are right at the heart of their communities and the services they offer reflect the profile of residents. This could mean access to multi-lingual advisers, or information on specific local issues. There are 426 Citizens Advice Bureaux across England and Wales, and a further 22 bureaux in Northern Ireland, all of which are independent registered charities.

www.citizensadvice.org.uk

Payplan

With 16 years' experience, Payplan has successfully helped more than a million people deal with their debt problems. Every year, it claims to help, advise, support and provide solutions to more than 100,000 people for free. It has a full range of debt solutions including free **Debt Management plans (DMPs)** and **Individual Voluntary Arrangements (IVAs)** which can be tailored to suit a debtor's personal circumstances. As with the CCCS, Payplan is supported by the industry including nearly all of the major banks and building societies. It also supported by a number of major retailers and unions.

www.payplan.com

National Debtline

National Debtline offers debt advice for people living in different parts of the country. This is because the law concerning debt varies depending on whether you live in England and Wales or Scotland. Their job is to provide expert support no matter how much debt you are in. You don't have to provide personal details and can remain anonymous if you wish.

National Debtline - 0808 808 4000

Institute of Money Advisors (IMA)

The Institute of Money Advisors (IMA) is a charitable company that was formed in June 2006 having previously operated as the Money Advice Association (which was originally formed in 1984). The IMA is the only professional body acting solely for money advisers in England, Wales and Northern Ireland. It has over 1400 members drawn from right across the free money advice sector. Please note - the IMA is not able to give advice directly to members of the public.

www.i-m-a.org.uk

Advice UK

AdviceUK is the largest UK network of advice-providing organizations but does not give advice itself. It links to various debt and money advisors – among them CCCS, the Money Advice Trust, National Debtline, Payplan, and specific advice eg Taxaid.

www.adviceuk.org.uk

Money Advice Scotland

Money Advice Scotland is the national charity promoting high quality free, confidential, independent and impartial money (debt) advice.

www.moneyadvicescotland.org.uk

Help the Aged

Help the Aged is an international charity fighting to free older people from poverty, isolation and neglect. Its mission is to work for disadvantaged older people, researching their needs, campaigning for their rights, and providing vital services.

www.helptheaged.org.uk

MIND (The National Association for Mental Health)

Mind is the leading mental health charity in England and Wales. It works to create a better life for everyone with experience of mental distress by advancing the views, needs and ambitions of people with mental health problems; challenging discrimination and promoting inclusion; influencing policy through campaigning and education; inspiring the development of quality services which reflect expressed need and diversity; and achieving equal rights through campaigning and education. There are around 200 Local MIND Associations (LMAs) in England and Wales.

www.mind.org.uk

FOR FURTHER INFORMATION PLEASE CONTACT THE CSA – 0191 286 5656

WWW.CSA-UK.COM