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Lloyds TSB Foundation
for England and Wales

INFORMATION SHEET

Debt Advice Signposting

Introduction

Many of us struggle with debt but are too embarrassed or frightened to get help and advice. This can lead to anxiety, worry and stress - often people feeling this way turn to a bit of 'retail therapy' to help make them feel better, which just makes the problem worse!

This can be a vicious cycle - as people feel more embarrassed or frightened the problem just gets worse and worse. The reality though is that millions of us live with debt and the current hard times economically can just make the situation worse.

Getting help too can often feel traumatic - many of us struggle to admit to ourselves yet along someone else that we have a problem and are struggling to cope.

The Internet can offer an anonymous way of asking for help which in the early stages of asking for help can be far less traumatic than actually summoning up the courage to speak someone over the phone - or worse face to face!

If you are struggling, or have a family member or friend you think may have a problem here are some ways of getting support and advice through the Internet.

DEBT ADVICE SERVICES

Debt Support Trust

<http://www.debtsupporttrust.org.uk/>

Or call Tel 0800 085 0226

Debt Support Trust is a registered debt advice charity here to support people in debt and help them become debt free.

Phone lines are open from 8am until 7pm - Monday to Friday

They also offer a free online Debt Test

<http://www.debtsupporttrust.org.uk/online-tool>

This is a confidential and free online resource that can give you an idea of the best solution for your debt problem in around 15 minutes.

What will happen?

You will be asked questions about any assets, debts, income and expenditure you have. The answers to these questions will help the debt test suggest suitable solutions to your debt problem.

If your debt analyser is not completed accurately the advice may not be correct.

For complete debt advice it is always advisable to speak to one of their debt advisors on 0800 085 0226.

The Debt Support Trust are located at:

Claremont Business Centre, 112 Cornwall Street

Kinning Park

Glasgow

G41 1AA

Email contact@debtsupporttrust.org.uk

Step Change Debt Charity

(formerly known as Consumer Credit Counselling Service)

<http://www.stepchange.org/>

Who have a team of debt experts that help over 500,000 people a year across the UK to overcome debt problems, and get their lives back on track.

They also have a 'Debt Remedy Tool' available through their website.

National Debt Line

<http://www.nationaldebtline.co.uk/>

Tel: 0808 808 4000

National Debtline are committed to answering your call and then discussing your debt problems with you and the options available to you.

The specialist advice they give over the telephone is backed up with written self-help materials which we can send out to you for free.

The service is free, confidential and independent. Call Freephone: 0808 808 4000

Open: Monday to Friday 9am to 9pm, Saturday 9.30am to 1pm

Postal Address:

National Debtline

Tricorn House,

51-53 Hagley Road,

Edgbaston,

Birmingham

B16 8TP

Tackling debt in Sandwell

<http://www.tacklingdebtinsandwell.co.uk/>

This is a local online resource that can provide information on what details you need and options for where you can go for advice on debt locally or nationally.

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