

Get free money advice, help with debts and check your benefits

Sort out your debts before you move on to Universal Credit!

Money Advice Service: 0800 138 7777 (Mon-Fri 8-6) www.moneyadviceservice.org.uk for online info & webchat

Free phone or online advice offering help with budgeting, savings, pensions, insurance and borrowing. They signpost to other agencies for debt advice.

StepChange: 0800 138 1111 (Mon-Fri 8-6, Sat 8-4) / www.stepchange.org

Free phone & online advice on dealing with debts. They can set up a debt management plan (DMP) for you. Try their 20 minute debt remedy online and do a benefit check.

PayPlan: 0800 280 2816 (Mon-Fri 8-8, Sat 9-3) / www.payplan.com

Free debt advice and DMPs over the phone & online. Online guides and instant chat.

National Debtline: 0808 808 4000 (Mon-Fri 9-8, Sat 9.30-1) www.nationaldebtline.org

Offer a downloadable info pack, budgeting section and sample letters. Online & phone advice. They can set up a DMP if you meet certain criteria.

**Liaise (Frontline) Worthing: 01903 218722 (Tues & Thurs 9.30-12.30)
Email: worthing@frontlinedebtadvice.org.uk**

Website: www.frontlinedebtadvice.org.uk

Face to face advice. Trained volunteers can speak to creditors for you & deal with debts

Boom! - Surrey & Sussex Credit Union: www.boomcu.co.uk / 01903 237221

If you have debts & money to pay but want to simplify your payments ask about their Child Benefit, Keyworker or personal loans. You can consolidate your debts then make 1 payment to the Credit Union.

Citizens Advice: www.citizensadvice.org.uk

Find your local centre on their website and check their opening times to drop in. The website offers a budgeting tool and sample letters to send to creditors.

Turn2us: 0808 802 2000 / www.turn2us.org.uk

Online easy to use benefits calculator or phone them for benefits advice.

Information on charities and grants, debts and fuel poverty.

Contact Worthing Homes Financial Inclusion team on 01903 703110
or financialinclusion@worthing-homes.org.uk for more advice & information