

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

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

Worthing Homes: Monday morning drop in 9am – 12 noon. Talk to our financial inclusion co-ordinator, pick up information and use the computers to check your benefits and look at the following websites!

Money Advice Service: 0800 138 7777 / www.moneyadvice.service.org.uk

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

StepChange: 0800 138 1111 / www.stepchange.org

Free telephone 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 / www.payplan.com

Free debt advice and DMP's over the phone & online. Online guides and instant chat.

National Debtline: 0808 808 4000 / 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 / 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 Family Lift Off Loans repaid from Child Benefit 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.