

# HELP!

If you are in debt...

...the worst thing you can do is ignore it.

**There are solutions!**

...you **DON'T** need to pay for help with your debts –  
**free independent** help is available.

## National Helplines

these organisations will **not** charge you for advice or help

*Stepchange*

Free: **0800 138 1111** [www.stepchange.org](http://www.stepchange.org)

*Payplan*

can set up a debt management plan for you

Free: **0800 280 2816** [www.payplan.com](http://www.payplan.com)

Maybe cheaper for mobiles: **020 7760 8980**

*National Debt line*

Free: **0808-808 4000** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Local FREE debt advice:**