

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

Payplan

can set up a debt management plan for you

Free: **0800 280 2816** www.payplan.com

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

National Debt line

Free: **0808-808 4000** www.nationaldebtline.co.uk

Local FREE debt advice: